

**514A.4 Conforming to statute.**

1. *Other policy provisions.* No policy provision which is not subject to [section 514A.3](#) shall make a policy, or any portion thereof, less favorable in any respect to the insured or the beneficiary than the provisions thereof which are subject to [this chapter](#).

2. *Policy conflicting with this chapter.* A policy delivered or issued for delivery to any person in this state in violation of [this chapter](#) shall be held valid but shall be construed as provided in [this chapter](#). When any provision in a policy subject to [this chapter](#) is in conflict with any provision of [this chapter](#), the rights, duties and obligations of the insurer, the insured and the beneficiary shall be governed by the provisions of [this chapter](#).

[C54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §514A.4]

Referred to in [§514A.12](#), [514D.3](#), [514D.7](#)