

**511.34 Failure to attach — defenses — estoppel.**

The omission so to do shall not render the policy invalid, but if any company or association neglects to comply with the requirements of [section 511.33](#), the company or association shall forever be precluded from pleading, alleging, or proving such application or representations, or any part thereof, or the falsity thereof, or any part thereof, in any action upon the policy, and the plaintiff in any such action shall not be required, in order to recover against the company or association, either to plead or prove such application or representation, but may do so at the plaintiff's option.

[C97, §1819; C24, 27, 31, 35, 39, §8773; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §511.34]

[2016 Acts, ch 1011, §94](#)

Similar provisions, §515.134