

**304.16-140 Application to be attached to policy -- Legal effect of statements in contract.**

There shall be a provision that a copy of the application, if any, of the policyholder shall be attached to the policy when issued; that all statements made by the policyholder or by the persons insured shall be deemed representations and not warranties; and that no statement made by any person insured shall be used in any contest unless a copy of the instrument containing the statement is or has been furnished to such person or to his beneficiary.

**Effective:** June 18, 1970

**History:** Created 1970 Ky. Acts ch. 301, subtit. 16, sec. 14, effective June 18, 1970.