

**304.20-260 Maximum coverage for loss or damage to structure.**

After July 15, 1986, no insurer shall deliver, issue for delivery or renew any policy or policies providing coverage for loss or damage to a structure located in this Commonwealth for an amount greater than one hundred percent (100%) of the replacement cost of the structure. For the purpose of this section, "structure" means any dwelling, building or fixture permanently affixed to realty, but does not include land, trees, plants or crops.

**Effective:** July 15, 1986

**History:** Created 1986 Ky. Acts ch. 453, sec. 1, effective July 15, 1986.