

304.39-100 Included coverages.

- (1) An insurance contract which purports to provide coverage for basic reparation benefits or is sold with representation that it provides security covering a motor vehicle has the legal effect of including all coverages required by this subtitle.
- (2) An insurer authorized to transact or transacting business in this Commonwealth shall file with the commissioner of insurance as a condition of its continued transaction of business within this Commonwealth a form approved by the commissioner of insurance declaring that in any contract of liability insurance for injury, wherever issued, covering the ownership, maintenance or use of a motor vehicle other than motorcycles while the vehicle is in this Commonwealth shall be deemed to provide the basic reparation benefits coverage and minimum security for tort liabilities required by this subtitle, except a contract which provides coverage only for liability in excess of required minimum tort liability coverage. Any nonadmitted insurer may file such form.

Effective: July 15, 2010

History: Amended 2010 Ky. Acts ch. 24, sec. 1527, effective July 15, 2010. -- Amended 1976 Ky. Acts ch. 75, sec. 3, effective March 29, 1976. -- Created 1974 Ky. Acts ch. 385, sec. 10, effective July 1, 1975.