

**198B.668 Insurance requirements.**

- (1) No person, firm, or corporation shall practice heating, ventilation, and air conditioning contracting unless that person, firm, or corporation maintains general liability insurance in an amount not less than five hundred thousand dollars (\$500,000) and property damage insurance in an amount not less than three hundred thousand dollars (\$300,000) underwritten by an insurance carrier licensed and approved by the Kentucky Department of Insurance.
- (2) Proof of insurance shall be submitted to the department prior to issuance or renewal of a license.
- (3) Proof of insurance, as required by subsection (1) of this section, shall exempt licensees from the requirement of obtaining separate insurance in local jurisdictions under any local licensing laws.
- (4) No license shall be valid without the insurance required by this section. Insurance carriers shall notify the department upon cancellation of the insurance of any licensee required to maintain insurance.

**Effective:** June 29, 2017

**History:** Amended 2017 Ky. Acts ch. 169, sec. 54, effective June 29, 2017. -- Amended 2010 Ky. Acts ch. 24, sec. 296, effective July 15, 2010. -- Created 1994 Ky. Acts ch. 59, sec. 10, effective July 15, 1994.