

**304.12-112 Prohibition against advertising, offering, or providing free insurance concerning consumer goods or related services.**

- (1) For purposes of this section, "free insurance" means:
  - (a) Insurance for which no identifiable or additional charge is made to the purchaser or lessee of such consumer goods or services directly or indirectly connected with consumer goods; or
  - (b) Insurance for which an identifiable or additional charge is made in an amount less than the cost of such insurance as to the seller, lessor, or other person, other than the insurer providing the insurance.
- (2) No person shall advertise, offer, or provide free insurance for damage, loss, or theft as an inducement to the purchase, sale, or rental of consumer goods or services directly or indirectly connected with consumer goods.

**Effective:** July 15, 2008

**History:** Created 2008 Ky. Acts ch. 152, sec. 6, effective July 15, 2008.