

**304.14-140 Standard provisions, in general.**

- (1) Insurance contracts shall contain such standard or uniform provisions as are required by the applicable provisions of this code pertaining to contracts of particular kinds of insurance. The commissioner may waive the required use of a particular provision in a particular insurance policy form if:
  - (a) The commissioner finds such provision unnecessary for or unrelated to the protection of the insured and inconsistent with the purposes of the policy, and
  - (b) The policy is otherwise approved by the commissioner.
- (2) No policy shall contain any provision inconsistent with or contradictory to any standard or uniform provision used or required to be used, but the commissioner may approve any substitute provision which is, in his or her opinion, not less favorable in any particular to the insured or beneficiary than the provisions otherwise required.
- (3) In lieu of the provisions required by this code for contracts for particular kinds of insurance, substantially similar provisions required by the law of the domicile of a foreign or alien insurer may be used when approved by the commissioner.
- (4) A policy issued by a domestic insurer for delivery in another jurisdiction may contain any provision required or permitted by the laws of such jurisdiction.

**Effective:** July 15, 2010

**History:** Amended 2010 Ky. Acts ch. 24, sec. 1153, effective July 15, 2010. --  
Created 1970 Ky. Acts ch. 301, subtit. 14, sec. 14, effective June 18, 1970.