

**304.14-670 Right to return policy or certificate and to have premium refunded  
-- Notice -- Proof of delivery of policy.**

Short-term nursing home insurance policy applicants shall have the right to return the policy or certificate within thirty (30) days of its delivery from the insurer to the policyowner and to have the premium refunded if, after examination of the policy or certificate, the applicant is not satisfied for any reason. Short-term nursing home insurance policies and certificates shall have a notice prominently printed on the first page or attached thereto stating in substance that the applicant shall have the right to return the policy or certificate within thirty (30) days of its delivery and to have the premium refunded if, after examination of the policy or certificate, the applicant is not satisfied for any reason. The insurer shall retain proof of receipt of the delivery of the policy from the insurer to the policyowner.

**Effective:** July 15, 2002

**History:** Created 2002 Ky. Acts ch. 304, sec. 5, effective July 15, 2002.