

**304.20-037 Reinstatement of expired policy for which renewal was offered --  
Conditions.**

If an insurer has indicated its willingness to renew a policy providing coverage for loss or damage under a property or casualty policy by mailing or delivering to the named insured, at his last known address, a notice of the renewal premium amount and the amount was not paid on or before the anniversary due date, the insurer may, in the absence of an increase in the risk insured, reinstate the expired policy upon the written request of the insured if the insured has not purchased replacement coverage and the request for the reinstatement is made within thirty (30) days following expiration. The insurer shall not require, as a condition for reinstatement, an increase in coverage amount or the premium charge above that which was stated in its renewal offer.

**Effective:** July 15, 1994

**History:** Created 1994 Ky. Acts ch. 424, sec. 1, effective July 15, 1994.