

**304.14-090 Alteration of application.**

- (1) Any application for insurance in writing by the applicant shall be altered solely by the applicant or by his written consent, except that insertions may be made by the insurer for administrative purposes only in such manner as to indicate clearly that such insertions are not to be ascribed to the applicant.
- (2) No person shall falsify or cause to be falsified, in any application for insurance, any answer to a question propounded to the applicant therein, or insert or cause to be inserted therein, except as provided in subsection (1) of this section, any statement to be made by such applicant other than the statement made by the applicant.
- (3) An insurer issuing a policy upon an application which has been unlawfully altered by its officer, employee, or agent shall not have available in any action arising out of such policy, any defense based upon the fact of such alteration, or as to any item which was so altered.

**Effective:** June 18, 1970

**History:** Created 1970 Ky. Acts ch. 301, subtit. 14, sec. 9, effective June 18, 1970.