

304.17-210 Other insurance in same insurer.

- (1) There may be a provision as follows:

"Other Insurance in This Insurer: If an accident or sickness or accident and sickness policy or policies previously issued by the insurer to the insured be in force concurrently herewith, making the aggregate indemnity for (insert type of coverage or coverages) in excess of \$.... (insert maximum limit of indemnity or indemnities) the excess insurance shall be void and all premiums paid for such excess shall be returned to the insured or to his estate."

- (2) Or, in lieu of the provision contained in subsection (1) of this section, there may be a provision as follows:

"Insurance effective at any one time on the insured under this policy and a like policy or policies in this insurer is limited to the one such policy elected by the insured, his beneficiary or his estate, as the case may be, and the insurer will return all premiums paid for all other such policies."

Effective: June 18, 1970

History: Created 1970 Ky. Acts ch. 301, subtit. 17, sec. 21, effective June 18, 1970.