

**304.52-020 Application of provisions.**

- (1) The provisions of this subtitle shall:
  - (a) Apply to travel insurance that covers any resident of this state, and is sold, solicited, negotiated, or offered in this state, and policies and certificates are delivered or issued for delivery in this state; and
  - (b) Not apply to cancellation fee waivers or travel assistance services, except as expressly provided.
- (2) All other provisions of this chapter shall apply to travel insurance, to the extent applicable and not in conflict with the express provisions of this subtitle.
- (3)
  - (a) A cancellation fee waiver shall not be considered a contract of, or for, insurance.
  - (b) Travel assistance services shall not be considered insurance or related to insurance.

**Effective:** June 29, 2021

**History:** Created 2021 Ky. Acts ch. 36, sec. 2, effective June 29, 2021.