

**304.52-040 Travel protection plan.**

- (1) A travel protection plan may be offered for one (1) price if:
  - (a) The plan clearly discloses to the consumer, at or prior to the time of purchase, that:
    1. It includes travel insurance, travel assistance services, and cancellation fee waivers, as applicable; and
    2. The consumer has the opportunity to obtain additional information regarding the features and pricing of the travel insurance, travel assistance services, and cancellation fee waivers, as applicable; and
  - (b) The fulfillment materials:
    1. Describe any travel insurance, travel assistance services, and cancellation fee waivers in the travel protection plan; and
    2. Include:
      - a. Travel insurance disclosures required by this section and KRS 304.52-030 and 304.52-050; and
      - b. Contact information for persons providing any travel assistance services or cancellation fee waivers.
- (2) The prohibition of negative options or opt-outs as provided in KRS 304.52-050(7) shall apply to the offer, solicitation, or negotiation of a travel protection plan.

**Effective:** June 29, 2021

**History:** Created 2021 Ky. Acts ch. 36, sec. 4, effective June 29, 2021.