

**304.19-202 Applicability of KRS 304.19-200 to 304.19-215 -- Exemptions.
(Effective July 15, 2026)**

- (1) Except as provided in subsection (2) of this section, all credit personal property insurance written in connection with credit transactions for personal, family, or household purposes shall be subject to KRS 304.19-200 to 304.19-215.
- (2) The following shall not be subject to KRS 304.19-200 to 304.19-215:
 - (a) Transactions involving extensions of credit primarily for business or commercial purposes;
 - (b) Insurance that is not classified and filed as credit insurance;
 - (c) Insurance written in connection with a credit transaction that is secured by a real estate mortgage or deed of trust;
 - (d) Title insurance;
 - (e) Non-filing insurance;
 - (f) Insurance purchased by a creditor after:
 1. Repossession; or
 2. A similar event where the creditor gains possession of the property;
 - (g) Insurance for which no identifiable charge is made to, or collected from, the debtor;
 - (h) Blanket vendor single interest (VSI); or
 - (i) Vehicle financial protection products as defined in KRS 367.702.

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History: Created 2026 Ky. Acts ch. 16, sec. 12, effective July 15, 2026.

Legislative Research Commission Note (7/15/2026). 2026 Ky. Acts ch. 16, sec. 25, provides that this statute shall apply to contracts issued or renewed on or after July 15, 2026.