

**304.19-206 Disclosure requirements. (Effective July 15, 2026)**

When credit personal property insurance is written pursuant to KRS 304.19-200 to 304.19-215, the creditor shall deliver, or cause to be delivered, a policy, certificate, memorandum, or other disclosure which discloses the coverage and costs to the debtor within thirty (30) days after the date of the loan.

**Effective:** July 15, 2026

**History:** Created 2026 Ky. Acts ch. 16, sec. 14, 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.