

**304.13-346 Definitions for section -- Optional rider to be offered to upgrade non-FORTIFIED single-family dwellings. (Effective July 15, 2026)**

- (1) As used in this section:
  - (a) "Cost to upgrade the single-family dwelling" means the cost required to upgrade the roof structure of the single-family dwelling to meet or exceed the most recent version of the FORTIFIED Home roof structure construction standards published by the Insurance Institute for Business and Home Safety or a successor entity; and
  - (b) "Non-FORTIFIED dwelling" means a dwelling whose roof structure does not comply with the most recent version of the FORTIFIED Home roof structure construction standards published by the Insurance Institute for Business and Home Safety or a successor entity.
- (2) All insurance companies writing property insurance for personal risks that provides coverage of any single-family dwelling located in Kentucky that is a non-FORTIFIED dwelling shall offer an optional rider, endorsement, or supplemental policy provision that provides the insured a right to receive claim payments for the cost to upgrade the single-family dwelling for any claim that:
  - (a) Is covered under the insurance policy or contract; and
  - (b) Requires replacement of the covered dwelling's roof as defined by the insurance policy or contract.

**Effective:** July 15, 2026

**History:** Amended 2026 Ky. Acts ch. 45, sec. 22, effective July 15, 2026. -- Created 2024 Ky. Acts ch. 102, sec. 3, effective July 15, 2024.

**Legislative Research Commission Note (7/15/2024).** 2024 Ky. Acts ch. 102, sec. 5, provides that this statute shall apply to insurance policies and contracts issued or renewed on or after March 1, 2026.

**Legislative Research Commission Note (7/15/2024).** 2024 Ky. Acts ch. 102, sec. 6, reads as follows:

"Property insurers subject to Section 2 [KRS 304.13-342] or 3 [this statute] of this Act, or both, shall make any filings and comply with any other regulatory requirements required under KRS 304.14-120, 304.13-051, and any other law, that are necessary to ensure that:

(1) Any premium discount or rate reduction required under subsection (1)(a)1. of Section 2 of this Act [KRS 304.13-342]; and

(2) The optional rider, endorsement, or supplemental policy provision required under subsection (2) of Section 3 of this Act [this statute];

is offered on insurance policies and contracts issued or renewed on or after March 1, 2026."

**Legislative Research Commission Note (7/15/2024).** 2024 Ky. Acts ch. 102, sec. 7, provides that the Act, which created this statute, may be cited as the Strengthen Kentucky Homes Act.