

1 AN ACT relating to insurance coverage of roofing materials.

2 *Be it enacted by the General Assembly of the Commonwealth of Kentucky:*

3 ➔SECTION 1. A NEW SECTION OF SUBTITLE 12 OF KRS CHAPTER 304
4 IS CREATED TO READ AS FOLLOWS:

5 *For any insurance policy, certificate, or contract that provides coverage for the*
6 *replacement of roofing materials, the insurer shall, when uniformity of appearance*
7 *cannot be achieved due to the age, condition, or discontinued manufacture of the*
8 *existing roofing materials:*

9 *(1) Replace the roofing materials on the entire roof at no cost to the insured, except*
10 *for any applicable deductible; and*

11 *(2) Not apply any line-of-sight rule to exclude coverage for the replacement of*
12 *roofing materials for any portion of the roof.*

13 ➔Section 2. This Act applies to insurance policies, certificates, and contracts
14 issued or renewed on or after the effective date of this Act.