

**198B.712 License required -- Qualifications -- Application -- Insurance -- Fee.**

- (1) An individual shall not advertise or claim to be a licensed home inspector and shall not conduct a home inspection for compensation without first obtaining a license as a home inspector.
- (2) An individual shall not advertise as, claim to be, or operate as a home inspection business unless an owner or employee of that business is a licensed home inspector.
- (3) The board shall deny a license to any applicant who fails to:
  - (a) Furnish evidence satisfactory to the board, showing that the individual:
    1. Is at least eighteen (18) years of age;
    2. Has graduated from high school or earned a Kentucky or other state's general educational development (GED) diploma; and
    3. Meets other criteria established by the board;
  - (b) Verify the information submitted on the application form;
  - (c) Complete a board-approved training program or course of study involving the performance of home inspections, and pass an examination prescribed or approved by the board;
  - (d) Submit to the board a certificate of insurance that is acceptable to the board and that:
    1. Is issued by an insurance company or other legal entity authorized to transact insurance business in Kentucky;
    2. Provides for general liability coverage of at least two hundred fifty thousand dollars (\$250,000);
    3. Lists the Kentucky Board of Home Inspectors as a certificate holder of any insurance policy issued under this paragraph;
    4. States that cancellation and nonrenewal of the underlying policy is not effective until the board receives at least ten (10) days' prior written notice of the cancellation or nonrenewal; and
    5. Contains any other terms and conditions established by the board; or
  - (e) Pay a licensing fee established in KRS 198B.706.
- (4) An individual applying for a license as a home inspector shall apply on a written or electronic form prescribed and provided by the board.

**Effective:** July 15, 2008

**History:** Amended 2008 Ky. Acts ch. 100, sec. 5, effective July 15, 2008. -- Amended 2005 Ky. Acts ch. 182, sec. 5, effective June 20, 2005. -- Created 2004 Ky. Acts ch. 109, sec. 7, effective July 13, 2004.