

**304.14-180 Must contain entire contract -- Exception concerning additional benefits.**

- (1) No agreement in conflict with, modifying, or extending any contract of insurance shall be valid unless in writing and made a part of the policy.
- (2) No insurer or its representative shall make any insurance contract or agreement relative thereto other than as is plainly expressed in the policy.
- (3) The requirements of this section shall not apply to the granting of additional benefits to all policyholders of an insurer, or a class or classes of them, which do not require increases in premium rates or reduction or restrictions of coverage.

**Effective:** June 18, 1970

**History:** Created 1970 Ky. Acts ch. 301, subtit. 14, sec. 18, effective June 18, 1970.