

304.15-080 Incontestability.

- (1) There shall be a provision that the policy shall be incontestable after it has been in force during the lifetime of the insured for a period of not more than two (2) years after its date of issue, except for nonpayment of premiums, and except, at the insurer's option, as to provisions relating to benefits in the event of total and permanent disability and provisions granting additional benefits specifically against death by accident or accidental means.
- (2) Any monthly disability income rider attached to a life insurance policy shall contain an incontestability clause as provided under KRS 304.17-060.

Effective: June 18, 1970

History: Created 1970 Ky. Acts ch. 301, subtit. 15, sec. 8, effective June 18, 1970.