

**Kansas Administrative Regulations  
Agency 40. Insurance Department  
Article 5. Credit Insurance**

**40-5-6 Credit insurance; property and liability; insurance sold in connection with the uniform consumer credit code; types.**

The following types of insurance shall be authorized for sale:

(a) For motor vehicles:

- (1) Fire, theft, windstorm coverage; or comprehensive coverage, including fire, theft and windstorm;
- (2) collision coverage with a deductible of \$50 or more; and
- (3) bodily injury and property damage liability insurance in accordance with K.S.A. 16a-4-303.

(b) For real property and tangible personal property, other than motor vehicles:

- (1) Fire, including lightning coverage and extended coverage. Extended coverage shall be limited to perils of windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles, and smoke;
- (2) other perils as set out in the extended coverage endorsement approved by the Kansas insurance commissioner for use by a fire or multiple line insurance company; and
- (3) bodily injury and property damage liability insurance.

(Authorized by K.S.A. 40-103, 16a-4-112; implementing K.S.A. 16a-4-301, 16a-4-303; effective Jan. 1, 1966; amended Jan. 1, 1969; amended Jan. 1, 1974; amended May 1, 1986.)