

**Kansas Administrative Regulations  
Agency 40. Insurance Department  
Article 1. General**

**40-1-39 Insurance; endorsements and riders; change in coverage; consent of policyholder.**

(a) No company, or company representative shall be permitted to add coverage to new, renewal, or existing policies if the insured or policyowner has not consented to additional coverage.

(b) This regulation does not apply if a coverage addition is:

(1) Provided without any additional premium charge;

(2) mandated by law; or

(3) required by filings approved for the company's use.

(Authorized by K.S.A. 40-103, 40-2404a; implementing K.S.A. 40-443, 40-444, 40-941, 40-2403, K.S.A. 1992 Supp. 40-928, 40-1113, 40-2215; effective Nov. 29, 1993.)