

**Kansas Administrative Regulations  
Agency 40. Insurance Department  
Article 3. Fire and Casualty Insurance**

**40-3-11 Property insurance; possession of policy in person other than insured; copy for insured.**

(a) The agent of the insurer shall provide to the insured a certificate or copy of each property insurance policy when:

(1) the property insurance policy is issued to the insured, mortgagee, trustee, or other party having an insurable interest in the involved property; and

(2) the mortgagee, trustee, or other party retains the policy of insurance in his or her possession.

(b) The certificate or copy shall bear complete information as to the type of coverage, the amount of liability, the amount of the premium, and the terms of the contract.

(Authorized by K.S.A. 40-103; implementing K.S.A. 16a-4-105; effective Jan. 1, 1966; amended May 1, 1979; amended May 1, 1986.)