

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

**40-3-14 Mutual fire and tornado insurance companies; extended coverage endorsement.**

(a) For the purpose of this regulation, "extended coverage endorsement" means that endorsement insuring the perils of windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles, and smoke, except as provided and set out in the extended coverage endorsement prescribed and generally used and in force or hereafter amended and being approved by the insurance commissioner for use by a fire insurance company.

(b) Each Kansas mutual fire and tornado insurance company, organized and operating under article 10 of chapter 40, Kansas Statutes Annotated, and writing the classes of business authorized in K.S.A. 40-1001 only, may issue policies insuring classes of coverage included in the extended coverage endorsement.

(Authorized by K.S.A. 40-103; implementing K.S.A. 40-1001; effective Jan. 1, 1966; amended May 1, 1979; amended May 1, 1986.)