

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

**40-3-15 Fire and casualty insurance contracts; cancellation at option of insurer; notice required.**

(a) Each policy or contract, that is issued by fire or casualty insurers within the state of Kansas, and that provides for cancellation at the option of the insurer, shall contain a provision within the policy, or at the discretion of the commissioner, within an amending rider, that the insured will be notified in writing at least 30 days in advance of the effective date of cancellation.

(b) Each fire or casualty insurer that cancels a policy or insurance contract in the state of Kansas, shall provide written notice of cancellation to the insured. Each cancellation notice shall specify the cancellation date and shall state in clear language that the policy is being cancelled. The following statement or one that is substantially the same shall be used: "You are hereby notified that your policy number \_\_\_\_\_ is cancelled effective \_\_\_\_\_."

This regulation shall not apply to:

- (1) Health, accident or hospitalization policies issued by casualty companies;
- (2) crop-hail policies or contracts; or
- (3) policies or contracts cancelled as a result of non-payment of premium.

(Authorized by K.S.A. 40-103; implementing K.S.A. 40-216, 40-1603(c); effective Jan. 1, 1966; amended Jan. 1, 1968; amended May 1, 1979; amended May 1, 1986.)