

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

40-3-19 Fire and casualty insurance; auto physical damage policies; insured's duty to protect property from further loss.

The wording, "and any further loss due to the insured's failure to protect, shall not be recoverable under this policy," or wording of similar import, shall be deleted from auto physical damage insurance policy conditions on each policy covering property of the insured.

(Authorized by K.S.A. 40-103, 40-2404a; implementing K.S.A. 40-216, 40-2404; effective Jan. 1, 1966; amended May 1, 1979; amended May 1, 1986.)