

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

**40-3-21 Fire and casualty insurance; medical payments coverage; interpretation.**

Each insurance company providing "medical payments insurance," pursuant to K.S.A. 40-1110, that affords coverage for reasonable expenses incurred for necessary "funeral services" shall be required to interpret the words "funeral services" in accordance with applicable Kansas law and the terms of the insurance contract. If the words "funeral services" are not specifically interpreted by the contract of insurance or applicable Kansas law, the phrase shall be interpreted to mean:

- (a) The opening and closing of a grave; and
- (b) a burial plot for one person, if the cost is necessarily incurred after an accident covered by the policy.

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