

AN ACT relating to casualty insurance.

*Be it enacted by the General Assembly of the Commonwealth of Kentucky:*

➔SECTION 1. A NEW SECTION OF SUBTITLE 20 OF KRS CHAPTER 304 IS CREATED TO READ AS FOLLOWS:

*Any insurer offering a casualty insurance contract covering personal or commercial risk relating to real property issued or renewed on or after January 1, 2017, which excludes from liability coverage payments for bodily injury to any person eligible to receive any benefits voluntarily provided or required to be provided by an insured, other individual, or entity under any workers' compensation law shall include the following disclosure in a separate document presented with the contract in no less than twelve (12) point boldface type:*

*"Your insurance policy may not cover injury payments to a worker injured on your property. If your insurance policy denies bodily injury payment under the policy's liability exclusions YOU, THE INSURED, MAY BE HELD PERSONALLY LIABLE FOR THE INJURY PAYMENTS TO THE WORKER, REGARDLESS OF WHETHER THE WORKER IS EMPLOYED BY YOU OR SOMEONE ELSE."*