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Sharon P. Clark
Commissioner

October 29, 2008

TO: All Insurers Admitted to Write Vehicle Insurance in Kentucky

FROM: Sharon P. Clark, Commissioner

RE: Insurance for Low-Speed Electric Vehicles pursuant to [Executive Order 2008-824](#)
Insurance for Golf Carts pursuant to [KRS 189.286](#) and

This year has seen an expansion of the types of vehicles which must be insured as motor vehicles if they are to be used on public roadways in Kentucky. We expect most of these vehicles will be owned and operated by individuals and insured under personal auto policies.

This is a reminder that all personal auto rates, supplementary rating information (manuals, rules, etc.) as well as forms must be filed with this Department. Insurers who elect to offer coverage to these vehicles will need to submit their filings. Insurers who elect not to offer coverage to such vehicles should review their policy provisions and file appropriate revisions as well.

What insurance is required?

The insurance which must be provided or made available to these vehicles is the same as all other motor vehicles (except motorcycles). KRS 304.39-080(5) and KRS 304.39-110 require at least \$25,000 bodily injury per person - \$50,000 bodily injury per accident - \$10,000 property damage, or \$60,000 combined single limit, and \$10,000 basic reparation benefits per person per accident. KRS 304.20-040 states no automobile or motor vehicle liability policy of insurance shall be issued without uninsured motorist (UM) coverage unless this coverage is rejected in writing by the named insured. KRS 304.39-320 requires underinsured motorist (UIM) coverage to be made available.

Can someone reject "no-fault" only for golf carts and low speed electric vehicles?

No, individuals cannot reject the limitations on their tort rights only for these vehicles. The only carve out for "no-fault" rejections is for motorcycles. KRS 304.39-060(9).

What about Proof of Coverage?

Proof of Coverage cards must be provided to the insured. These cards should comply with [KRS 304.39-117](#) and [806 KAR 39:070](#). In addition, coverage for these vehicles should be included in the required electronic reports to the Transportation Cabinet pursuant to the [Kentucky Automobile Liability Insurance Reporting Guide](#).

Questions should be directed to Robin Coombs, Assistant Director, Property & Casualty Division, phone (502) 564-3630 ext 4294 or Robin.Coombs@ky.gov.