

1 Public Protection Cabinet

2 Department of Insurance

3 Licensing Division

4 (New Administrative Regulation)

5 806 KAR 009:380. Limited Lines Self-Service Storage Space Insurance Requirements.

6 RELATES TO: KRS 304.4-010, 304.9-030, 304.9-105, 304.9-130, 304.9-150, 304.9-230, 304.9-
7 260, 304.9-270, 304.9-495, 304.9-497

8 STATUTORY AUTHORITY: KRS 304.2-110, 304.9-496

9 NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-110 authorizes the commissioner
10 to promulgate administrative regulations necessary for or as an aid to the effectuation of any
11 provision of the Kentucky Insurance Code. KRS 304.9-496 authorizes the commissioner to issue
12 an agent's license with the limited line of authority for self-service storage space insurance
13 producer and requires the commissioner to promulgate administrative regulations to establish the
14 requirements. KRS 304.9-496 also authorizes the commissioner to issue licenses to act as a self-
15 service storage space insurance producer and requires the commissioner to prescribe an
16 application form for a business entity seeking to act as a limited lines self-service storage space
17 insurance producer. This administrative regulation establishes the information to be included in
18 the application for a limited lines self-service insurance storage space producer and the

1 recordkeeping requirements for a self-service storage facility and their employees who offer and
2 disseminate self-service storage space insurance.

3 Section 1. Definitions.

4 (1) "Limited lines self-service storage space insurance producer" is defined by KRS 304.9-
5 495(1).

6 (2) "Self-service storage facility" is defined by KRS 304.9-495(6)

7 (3) "Self-service storage space insurance" is defined by KRS 304.9-495(7).

8 Section 2. License Application. To apply for a limited lines self-service storage space insurance
9 license, an applicant shall submit:

10 (1) The appropriate completed form:

11 (a) For individuals, Form 8301, incorporated by reference in 806 KAR 9:025;

12 (b) For Business Entities, Form 8301-BE, incorporated by reference in 806 KAR 9:025; and

13 (c) A register, signed by the licensed limited lines self-service storage space insurance produce
14 applicant, as prescribed on the Self-Service Storage Space Location Form, that shall include:

15 1. All facility locations proposed to offer and disseminate self-service storage space insurance by
16 the limited lines self-service storage space insurance producer applicant;

17 2. Federal Employment Identification Number; and

18 3. Contact information for each self-service storage facility proposed to offer and disseminate
19 self-service storage space insurance, including contact information for any facility operators.

1 (2) The register provided on the Self-Service Storage Space Location Form shall be made
2 available to the department upon request.

3 Section 3. Limited Lines Self-Service Storage Space Insurance Producer Responsibilities. The
4 licensed limited lines self-service storage space insurance producer shall:

5 (1) Be responsible for the acts of the self-service storage facility operator that occur within the
6 scope of their operation of a self-service storage facility;

7 (2) Provide a program for instructional training to the employees of the self-service storage
8 facility operator;

9 (3) Be responsible for the insurance activities of the self-service storage facility, its operators,
10 unlicensed employees, and representatives;

11 (4) Report all material changes and additions to the department within thirty (30) days; and

12 (5) Before transacting any business at any location, ensure that the self-service storage facility
13 and its operators provide the appropriate consumer protection disclosures as prescribed in KRS
14 304.9-497 to all prospective consumers in writing.

15 Section 4. Material Incorporated by Reference. (1) The Self-Service Storage Space Location
16 Form, 2/2022 is incorporated by reference.

17 (2) This material may be inspected, copied, or obtained, subject to applicable copyright law,
18 at the Kentucky Department of Insurance, Mayo-Underwood Building, 500 Mero Street,
19 Frankfort, Kentucky 40601, Monday through Friday, 8 a.m. to 4:30 pm. This material is also
20 available on the Department's Web site at <https://insurance.ky.gov/ppc/CHAPTER.aspx>.