

**NOTICE OF FREE CHOICE OF AGENT  
AND INSURER**

The Kentucky Insurance Code, KRS 304.12-150, provides that when insurance is required according to the terms of a debt or loan, you have the right to choose the agent and insurer through or by which your insurance is to be placed. Your free choice of an agent and insurer and an adequate insurance policy cannot be refused. If you, as a consumer, are denied your right to choose, or if an adequate insurance policy is refused, you should notify the Commissioner of Insurance at 500 Mero Street, P.O. Box 517, Frankfort, Kentucky 40602 or 1-800-595-6053.