

## 2012 Kansas Statutes

**16a-4-302. (UCC) Insurance on creditor's interest only.** If a creditor contracts for or receives a separate charge for insurance against loss of or damage to property, the risk of loss or damage not willfully caused by the consumer is on the consumer only to the extent of any deficiency in the effective coverage of the insurance, even though the insurance covers only the interest of the creditor.

**History:** L. 1973, ch. 85, § 77; Jan. 1, 1974.