

## KENTUCKY BENEFITS DEDUCTIBLE OFFERING DISCLOSURE

Kentucky law permits you to select workers' compensation coverage that includes a deductible. You are not required to select a deductible. We are required by Kentucky regulations to provide our deductible options to you. If you select a deductible option you must advise your agent of your selection prior to the binding of coverage or renewal of your policy.

If you do select a deductible, you may choose only one deductible amount. We will pay that deductible amount for you and you will promptly reimburse us for any amounts so paid.

This offer is contingent on your ability to promptly reimburse any and all deductible amounts that we pay on your behalf. If we determine that you are not able to promptly and fully reimburse deductible amounts when due, your policy will not include a deductible option. We will advise you in writing and identify the source of the information on which the decision was based, when a decision not to include the deductible option on your policy results from a credit investigation.

Deductible reimbursement invoices are paid online monthly through our Customer Portal. You may also view your claims activity, adjuster notes, claim payments, and claim reserves via the Customer Portal. Failure to fully reimburse us for deductible amounts paid on your behalf and when due, will result in the cancellation of your policy, in accordance with applicable policy provisions and notwithstanding any Kentucky insurance law to the contrary.

**PLEASE REVIEW THE DEDUCTIBLE OFFERINGS AND ADVISE YOUR AGENT OF YOUR DEDUCTIBLE SELECTION PRIOR TO THE BINDING OF COVERAGE OR RENEWAL OF YOUR POLICY. YOU ARE NOT REQUIRED TO MAKE AN ELECTION OR RESPOND IF YOU DO NOT WISH A DEDUCTIBLE TO APPLY TO YOUR POLICY.**

\$100 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$200 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$300 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$400 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$500 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$1,000 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$1,500 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$2,500 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$5,000 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$7,500 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

\$10,000 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease.

This form is not a part of your policy and does not provide coverage.

**KY DED OPT**  
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