

**518.11 Kinds of insurance.**

1. Any association organized under [this chapter](#) is authorized to insure or to accept reinsurance against loss or damage by:

- a. Any peril or perils resulting in physical loss or damage to property;
- b. Theft of personal property;
- c. Injury, sickness or death of animals and the furnishing of veterinary service.

2. Such contracts of insurance shall be subject only to such provisions as are contained in [this chapter](#) and shall consist of:

a. An application on blanks furnished by the association and signed by the insured or the insured's representatives;

b. A policy issued by the association in accordance with its rules, and approved by the commissioner of insurance.

[C66, 71, 73, 75, 77, 79, 81, §518.11]

[2012 Acts, ch 1023, §157](#)

Referred to in [§518.17](#)