

FIRST REGULAR SESSION

HOUSE BILL NO. 522

97TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE ENGLER.

0925L.011

D. ADAM CRUMBLISS, Chief Clerk

AN ACT

To repeal sections 303.020 and 303.024, RSMo, and to enact in lieu thereof two new sections relating to proof of motor vehicle financial responsibility, with penalty provisions.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Sections 303.020 and 303.024, RSMo, are repealed and two new sections enacted in lieu thereof, to be known as sections 303.020 and 303.024, to read as follows:

303.020. As used in this chapter the following words and phrases shall mean:

(1) "Chauffeur", a person who is employed for the principal purpose of operating a motor vehicle or any person who drives a motor vehicle while in use as a public or common carrier of persons or property for hire;

(2) "Director", director of revenue of the state of Missouri, acting directly or through his authorized officers and agents;

(3) "Judgment", a final judgment by a court of competent jurisdiction of any state or of the United States, upon a claim for relief for damages, including damages for care and loss of services, because of bodily injury to or death of any person, or for damages because of injury to or destruction of property, including the loss of use thereof, or upon a claim for relief on any agreement or settlement for such damages arising out of the ownership, maintenance or use of any motor vehicle;

(4) "License", an operator's or driver's license, temporary instruction permit, chauffeur's or registered operator's license issued under the laws of this state;

(5) **"Mobile electronic device", a small handheld computing and communication device that has a display screen with touch input or a miniature keyboard;**

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

17 (6) "Motor vehicle", a self-propelled vehicle which is designed for use upon a highway,
18 except trailers designed for use with such vehicles, traction engines, road rollers, farm tractors,
19 tractor cranes, power shovels, well drillers and motorized bicycles, as defined in section 307.180,
20 and every vehicle which is propelled by electric power obtained from overhead wires but not
21 operated upon rails;

22 [(6)] (7) "Nonresident", a person not a resident of the state of Missouri;

23 [(7)] (8) "Nonresident's operating privilege", the privilege conferred upon a nonresident
24 by the laws of this state pertaining to the operation by him of a motor vehicle, or the use of a
25 motor vehicle owned by him in this state;

26 [(8)] (9) "Operator", a person who is in actual physical control of a motor vehicle;

27 [(9)] (10) "Owner", a person who holds the legal title to a motor vehicle; or in the event
28 a motor vehicle is the subject of an agreement for the conditional sale or lease thereof with the
29 right of purchase upon performance of the conditions stated in the agreement and with an
30 immediate right of possession vested in the conditional vendee or lessee, or in the event a
31 mortgagor of a motor vehicle is entitled to possession thereof, then such conditional vendee or
32 lessee or mortgagor;

33 [(10)] (11) "Proof of financial responsibility", proof of ability to respond in damages for
34 liability, on account of accidents occurring subsequent to the effective date of said proof, arising
35 out of the ownership, maintenance or use of a motor vehicle, in the amount of twenty-five
36 thousand dollars because of bodily injury to or death of one person in any one accident, and,
37 subject to said limit for one person, in the amount of fifty thousand dollars because of bodily
38 injury to or death of two or more persons in any one accident, and in the amount of ten thousand
39 dollars because of injury to or destruction of property of others in any one accident;

40 [(11)] (12) "Registration", registration certificate or certificates and registration plates
41 issued under the laws of this state pertaining to the registration of motor vehicles;

42 [(12)] (13) "State", any state, territory or possession of the United States, the District of
43 Columbia, or any province of the Dominion of Canada;

44 [(13)] (14) "Street" or "highway", the entire width between property lines of every way
45 or place of whatever nature when any part thereof is open to the use of the public, as a matter of
46 right, for purposes of vehicular traffic.

303.024. 1. Each insurer issuing motor vehicle liability policies in this state, or an agent
2 of the insurer, shall furnish an insurance identification card to the named insured for each motor
3 vehicle insured by a motor vehicle liability policy that complies with the requirements of sections
4 303.010 to 303.050, 303.060, 303.140, 303.220, 303.290, 303.330 and 303.370, **and issue, upon**
5 **request of the insured, verification as to the existence of such coverage to a mobile**
6 **electronic device.**

- 7 2. The insurance identification card shall include all of the following information:
- 8 (1) The name and address of the insurer;
- 9 (2) The name of the named insured;
- 10 (3) The policy number;
- 11 (4) The effective dates of the policy, including month, day and year;
- 12 (5) A description of the insured motor vehicle, including year and make or at least five
- 13 digits of the vehicle identification number or the word Fleet if the insurance policy covers five
- 14 or more motor vehicles; and
- 15 (6) The statement "THIS CARD MUST BE CARRIED IN THE INSURED MOTOR
- 16 VEHICLE FOR PRODUCTION UPON DEMAND" prominently displayed on the card.
- 17 3. A new insurance identification card shall be issued when the insured motor vehicle
- 18 is changed, when an additional motor vehicle is insured, and when a new policy number is
- 19 assigned. A replacement insurance identification card shall be issued at the request of the
- 20 insured in the event of loss of the original insurance identification card.
- 21 4. The director shall furnish each self-insurer, as provided for in section 303.220, an
- 22 insurance identification card for each motor vehicle so insured . The insurance identification
- 23 card shall include all of the following information:
- 24 (1) Name of the self-insurer;
- 25 (2) The word self-insured; and
- 26 (3) The statement "THIS CARD MUST BE CARRIED IN THE SELF-INSURED
- 27 MOTOR VEHICLE FOR PRODUCTION UPON DEMAND" prominently displayed on the
- 28 card.
- 29 5. An insurance identification card shall be carried in the insured motor vehicle at all
- 30 times. The operator of an insured motor vehicle shall exhibit the insurance identification card
- 31 on the demand of any peace officer, commercial vehicle enforcement officer or commercial
- 32 vehicle inspector who lawfully stops such operator or investigates an accident while that officer
- 33 or inspector is engaged in the performance of the officer's or inspector's duties. **The evidence**
- 34 **of financial responsibility may be provided using a mobile electronic device.** If the operator
- 35 fails to exhibit an insurance identification card, the officer or inspector shall issue a citation to
- 36 the operator for a violation of section 303.025. A motor vehicle liability insurance policy, a
- 37 motor vehicle liability insurance binder, [or] receipt which contains the policy information
- 38 required in subsection 2 of this section, **or verification as to the existence of such insurance**
- 39 **coverage on a mobile electronic device** shall be satisfactory evidence of insurance in lieu of an
- 40 insurance identification card.
- 41 6. Any person who knowingly or intentionally produces, manufactures, sells, or
- 42 otherwise distributes a fraudulent document intended to serve as an insurance identification card

43 is guilty of a class D felony. Any person who knowingly or intentionally possesses a fraudulent
44 document intended to serve as an insurance identification card is guilty of a class B
45 misdemeanor.

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