

HB 1074 -- Uninsured Motorist Insurance Coverage

Sponsor: Sater

This bill allows an insured motorist to purchase supplemental insurance coverage to his or her current uninsured motorist bodily injury insurance policy that includes coverage for property damages not currently covered by an uninsured motorist policy. The supplemental coverage would include coverage for damages to the insured vehicle and a reasonable allowance for loss of the use of the vehicle. The insured's supplemental coverage will be subject to a \$200 deductible which will not apply if the vehicle involved is insured by the same insurer for both collision and uninsured motorist property damage coverage and the operator of the other vehicle has been positively identified and is solely at fault.

Supplemental coverage offered by an insurer must offer coverage that is in excess of the state limits set for all insurer-offered motor vehicle liability policies offered in the state which include additional coverage for bodily injury or death in excess of \$25,000 per person and for property damages for more than \$10,000. An insurer will not be responsible for covering any property damages that are in excess of the supplemental amount of coverage purchased by an insured.

An insurer is no longer responsible for offering the supplemental coverage to an insured person or applicant after the supplemental coverage as been offered and rejected in writing until the rejection is withdrawn in writing by the insured.

An insurer is not required to offer the additional coverage for bodily injury or death and property damages for a policy that does not provide primary motor vehicle insurance.