SENATE COMMITTEE AMENDMENTS
2022 Regular Session
Amendments proposed by Senate Committee on Insurance to Original Senate Bill No. 122 by Senator Talbot

AMENDMENT NO. 1

On page 1, line 2, after "reenact" insert "R.S. 22:1282 and"

AMENDMENT NO. 2

On page 1, delete line 6, and insert the following:

"Section 1. R.S. 22:1282 and 1296(A) are hereby amended and reenacted to read as follows:"

AMENDMENT NO. 3

On page 1, between lines 6 and 7, insert the following:

"§1282. Standard motor vehicle insurance form; prohibited provisions

A. No motor vehicle liability insurance policy nor any uninsured motorist coverage for bodily injury shall limit the coverage of, or the amount that can be recovered by, the named insured, or the spouse or other family member of the named insured, or express or implied permissive users, for whom the policy provides coverage, to any amount less than the highest policy limit provided in the policy for the respective coverage or potential recovery.

B. No motor vehicle liability insurance policy nor any uninsured motorist coverage for bodily injury shall limit the coverage of, or the amount that can be recovered by, the named insured, or the spouse or other family member of the named insured for whom the policy provides coverage, to any amount less than the highest policy limit provided in the policy for the respective coverage or potential recovery when any non-owned motor vehicle is in the custody of or being operated by the insured on a temporary basis with the express or implied permission of the vehicle owner.

C. Any recovery **pursuant to this Section** is limited to damages actually sustained.

D. Any provision of a motor vehicle insurance policy issued in, or for delivery in, the state of Louisiana that is not in accord with this Section is contrary to the public policy of this state and shall be null and unenforceable.

* * *"

AMENDMENT NO. 4

On page 1, delete lines 10 through 14, and insert the following:

"**coverage to a non-owned temporary motor vehicle or to a substitute motor vehicle as defined in the applicable insurance policy and to a rental motor vehicle**"

AMENDMENT NO. 5

On page 2, line 1, after "apply to the" insert "**non-owned**" and after "temporary" insert "**or**"

This set of amendment(s) was prepared by Beth O'Quin.