

Regular Session, 2014

HOUSE BILL NO. 320

BY REPRESENTATIVE GREENE

INSURANCE/AUTOMOBILE: Requires notice to an employee when an employer has declined certain insurance coverage

1 AN ACT

2 To enact R.S. 22:1295(1)(a)(v), relative to rejection of uninsured motorist coverage; to  
3 require an employer who rejects uninsured motorist coverage for vehicles provided  
4 to employees to provide the employees notice of the rejection; and to provide for  
5 related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1295(1)(a)(v) is hereby enacted to read as follows:

8 §1295. Uninsured motorist coverage

9 The following provisions shall govern the issuance of uninsured motorist  
10 coverage in this state:

11 (1)(a)

12 \* \* \*

13 (v) An employer who rejects coverage and who provides a vehicle to his  
14 employees for business use shall provide written notice to his employees that the  
15 employer-provided vehicle does not have uninsured motorist coverage. Failure of  
16 the employer to provide written notice of the lack of coverage shall result in the  
17 employer being liable to the employee for damages sustained by the employee while  
18 operating the employer-provided vehicle that would otherwise be covered by  
19 uninsured motorist coverage in an amount not to exceed the minimum liability limits

1        required under R.S. 32:900, unless economic-only coverage is selected by the  
2        employer as authorized under this Section.

3                                \*        \*        \*

---

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

---

Greene

HB No. 320

**Abstract:** Requires an employer to provide notice to employees when the employer rejects uninsured motorist coverage on vehicles the employer provides to employees.

Present law requires uninsured motorist coverage be included in all automobile liability policies issued in La. unless affirmatively rejected by the policyholder.

Proposed law retains present law but adds a requirement that an employer provide notice to employees that vehicles furnished by the employer for use by employees does not have uninsured motorist coverage.

(Adds R.S. 22:1295(1)(a)(v))