

Regular Session, 2014

HOUSE BILL NO. 1092

BY REPRESENTATIVE TALBOT

INSURANCE/AUTOMOBILE: Provides for exclusion of certain vehicle occupants from uninsured motorist coverage

1 AN ACT

2 To enact R.S. 22:1295(1)(a)(v), relative to uninsured motorist coverage; to provide that an
3 insurer may limit which occupants of a vehicle are covered by uninsured motorist
4 coverage; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

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

7 §1295. Uninsured motorist coverage

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

10 (1)(a)

11 * * *

12 (v) Notwithstanding any contrary provision of this Section or R.S. 22:1282,
13 the insurer may limit bodily injury uninsured motorist coverage to the following:

14 (aa) The named insured.

15 (bb) A nonexcluded permissive operator.

16 (cc) Any person related to the named insured by blood, marriage, or adoption
17 or who is a foster child of the named insured.

18 * * *

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)]

Talbot

HB No. 1092

Abstract: Authorizes an insurer to limit which occupants of a motor vehicle are covered by uninsured motorist coverage.

Present law provides that uninsured motorist coverage applies to all occupants of a motor vehicle.

Proposed law allows insurers to limit uninsured motorist coverage to the named insured, a permissive operator, and relatives of the named insured.

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