

# MAINE STATE LEGISLATURE

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# 118th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1997

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Legislative Document

No. 668

S.P. 209

In Senate, February 4, 1997

**An Act to Amend the Laws Pertaining to Motor Vehicle Financial  
Responsibility and Insurance.**

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Reference to the Committee on Banking and Insurance suggested and ordered printed.

A handwritten signature in cursive script, reading "Joy J. O'Brien".

JOY J. O'BRIEN  
Secretary of the Senate

Presented by Senator KIEFFER of Aroostook.  
Cosponsored by Senators: ABROMSON of Cumberland, AMERO of Cumberland, HALL of  
Piscataquis, PARADIS of Aroostook, Representatives: KNEELAND of Easton, O'NEAL of  
Limestone.

**Be it enacted by the People of the State of Maine as follows:**

**Sec. 1.** **29-A MRSA §1605, sub-§1, ¶C**, as enacted by PL 1993, c. 683, Pt. A, §2 and Pt. B, §5, is amended to read:

C. Be in the amount or limit of at least:

- (1) ~~\$10,000-fee~~ For damage to property, \$25,000;
- (2) ~~\$20,000--fee~~ For injury to or death of any one person, \$50,000; and
- (3) ~~\$40,000--fee~~ For one accident resulting in injury to or death of more than one person, \$100,000; ; and
- (4) For medical payments pursuant to section 1605-A, \$1,000.

**Sec. 2.** **29-A MRSA §1605-A** is enacted to read:

**§1605-A. Medical payments**

**1. Requirement.** A motor vehicle liability policy covering a private passenger automobile and issued for a motor vehicle registered or principally garaged in this State must provide coverage in an amount equal to or greater than \$1,000 per person for medical costs incurred as a result of injuries sustained in an accident involving the insured vehicle by the driver and passengers in that vehicle. The coverage required by this section only applies to medical costs incurred during one year following the date the injuries are sustained.

**2. Exception.** This section does not apply to:

- A. A policy insuring more than 4 automobiles, nor to any policy covering a garage, automobile sales agency, repair shop, service station or public parking place; or
- B. Medical costs for injuries to any person having equivalent medical coverage.

**SUMMARY**

This bill increases the minimum limits of insurance needed to operate a motor vehicle. The bill also requires that insurance for medical payments be obtained.