## MAINE STATE LEGISLATURE

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## STATE OF MAINE SENATE 107TH LEGISLATURE

COMMITTEE AMENDMENT "A" to S.P. 319, L.D. 1096, Bill, "AN ACT to Increase Protection under the Uninsured Motorist Law."

Amend said Bill by striking out everything after the enacting clause and inserting in place thereof the following:

- 'Sec. 1. 24-A MRSA §2902, sub-§1, as enacted by PL 1969, c. 132, §1, is amended to read:
- 1. No policy insuring against liability arising out of the ownership, maintenance or use of any motor vehicle shall be delivered or issued for delivery in this State with respect to any such vehicle registered or principally garaged in this State,unless coverage is provided therein or supplemental thereto for the protection of persons insured thereunder who are legally entitled to recover damages from owners or operators of uninsured, underinsured or hit-and-run motor vehicles, for bodily injury, sickness or disease, including death, resulting from the ownership, maintenance or use of such uninsured, underinsured or hit-and-run motor vehicle. The coverage herein required may be referred to as "uninsured vehicle coverage." For the purposes of this section, "underinsured motor vehicle" means a motor vehicle for which coverage is provided, but in amounts less than the minimum limits for bodily injury liability insurance provided for under the motorist's financial responsibility laws of this State or less than the limits of the injured party's uninsured vehicle coverage.

- Sec. 2. 24-A MRSA §2902, sub-§2, as enacted by PL 1969, c. 132, §1, is repealed and the following enacted in place thereof:
- 2. The amount of coverage to be so provided shall be not less than the amount of coverage for liability for bodily injury or death in the policy offered or sold to a purchaser unless the purchaser rejects such amount, but in any event shall not be less than the minimum limits for bodily injury liability insurance provided for under the motorists financial responsibility laws of this State.'

## Statement of Fact

The purpose of this amendment is to increase the protection available under the uninsured vehicle coverage law by making the limits equal to liability limits of the insured's policy, unless he affirmatively chooses lower coverage which shall not be less than the limits for bodily injury liability insurance under the financial responsibility law, a minimum which is in the present law.

Reported by the Committee on Business Legislation.

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May 23, 1975. (Filing No. S-193).