

MAINE STATE LEGISLATURE

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1 FIRST REGULAR SESSION
2

3 ONE HUNDRED AND TWELFTH LEGISLATURE
4

5 Legislative Document

No. 412

6
7 S.P. 145

In Senate, February 5, 1985

8 Reference to the Committee on Business and Commerce suggested and
9 ordered printed.

10 JOY J. O'BRIEN, Secretary of the Senate

Presented by Senator Chalmers of Knox.

Cosponsored by Senator Carpenter of Aroostook.

11
12 STATE OF MAINE
13

14 IN THE YEAR OF OUR LORD
15 NINETEEN HUNDRED AND EIGHTY-FIVE
16

17 AN ACT Concerning Motor Vehicle Insurance and
18 the Household Exclusion.
19

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

22 24-A MRSA §2419-A is enacted to read:

23 §2419-A. Household exclusion void

24 No automobile liability insurance policy may ex-
25 clude coverage for injuries sustained by any persons
26 related to an insured by blood or marriage, whether a
27 resident of the same household or not.

1

STATEMENT OF FACT

2 "Household exclusion" clauses, commonly found in
3 insurance policies, prevent recovery from one family
4 member against another family member who was negli-
5 gent. This bill disallows such an exclusion since the
6 most likely persons to be injured in an automobile
7 collision are the passengers in a motor vehicle and
8 very often those passengers are related by blood or
9 marriage to the driver.

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