

MAINE STATE LEGISLATURE

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1 FIRST REGULAR SESSION
2

3 ONE HUNDRED AND TWELFTH LEGISLATURE
4

5 Legislative Document

No. 526

6
7 H.P. 382

House of Representatives, February 12, 1985

8 Referred to the Committee on Business and Commerce. Sent up for
9 concurrence and ordered printed.

10 EDWIN H. PERT, Clerk

Presented by Representative Brannigan of Portland.

11 Cosponsored by Senator Danton of York, Representative Carroll of Gray
and Representative Armstrong of Wilton.

12 STATE OF MAINE
13

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

17 AN ACT to Require Motorcycle Liability
18 Insurance to Include Passenger
19 Coverage.
20

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

23 24-A MRSA §2901-A is enacted to read:

24 §2901-A. Content of vehicle coverage for motorcycles

25 No policy insuring against liability arising out
26 of the ownership, maintenance or use of any motorcy-
27 cle, as defined in Title 29, section 1, subsection 4,
28 may be delivered or issued for delivery in this State
29 with respect to any such vehicle registered or prin-
30 cipally garaged in this State, unless coverage is
31 provided in or supplemental to the policy which con-
32 forms to and affords all coverage required by the
33 definition of motor vehicle liability policy con-
34 tained in Title 29, section 781, subsection 1, para-
35 graph D, provided that coverage for only one passen-

1 ger shall be required on any motorcycle which is
2 equipped and intended to carry only one passenger.

3 STATEMENT OF FACT

4 Currently in Maine, insurance carriers are able
5 to write liability policies for motorcycles which ex-
6 clude liability coverage to "guest passengers."
7 Since passengers are the ones most likely to be in-
8 jured in a collision, and since motorcycle accident
9 injuries are often very serious, there exists a
10 strong public policy consideration against allowing
11 such an exclusion.

12 This bill ensures that all motor vehicle liabili-
13 ty insurance policies issued with respect to motorcy-
14 cles in this State indemnify the insured motorcycle
15 operator up to the limits of coverage for damages to
16 at least one, and possibly more, passenger or passen-
17 gers depending on whether a motorcycle is equipped to
18 carry more than one passenger.

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