

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
114TH LEGISLATURE  
SECOND REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 1598, L.D. 2222, Bill, "An Act to Prohibit Family Exclusion Clauses in Automobile Insurance Policies"

Amend the bill by striking out all of the title and inserting in its place the following:

'An Act to Require Availability of Family Coverage for Automobile Insurance Policies with a Family Exclusion'

Further amend the bill in section 2 by striking out all of subsection 4 (page 1, lines 19 to 26 in L.D.) and inserting in its place the following:

'4. Coverage for family members must be offered. No insurer may sell or renew a motor vehicle liability insurance policy with a provision that excludes coverage for injury to the insured or any family member unless the insurer offers the opportunity to remove that exclusion by buying liability coverage for injury to the insured or any family member with liability limits equal to the liability limits of the policy for injury to other persons and with the scope of that coverage the same as the scope of coverage for other persons.'

STATEMENT OF FACT

The amendment requires any insurer who excludes coverage for injury to family members residing in the insured's household from coverage under an auto insurance liability policy to offer the opportunity to buy back coverage for those persons. An additional premium could be charged.