



116th MAINE LEGISLATURE

FIRST REGULAR SESSION-1993

Legislative Document

No. 532

H.P. 413

House of Representatives, February 17, 1993

An Act to Ensure an Option for Complete Recovery for Injuries to Minors.

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

JOSEPH W. MAYO, Clerk

Presented by Representative KETTERER of Madison. Cosponsored by Representatives: LIPMAN of Augusta, OTT of York, Senator: CONLEY of Cumberland.

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

Sec. 1. 24-A MRSA §2902-A, sub-§4, as enacted by PL 1991, c. 126, §3, is amended to read:

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4. Coverage for family members must be offered. An insurer may not sell or renew a motor vehicle liability insurance policy on or after January 1, 1992 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 coverage in-the-nenliability-section-of-the-policy-fer economic-damages for injury to the insured or any family member. The optional coverage may be limited to economic damages for adult insureds or adult family members. This optional coverage must be available in monetary increments limited to no more than the liability limits of the policy for liability to other persons.

Sec. 2. Application. This Act applies to motor vehicle liability insurance policies sold or renewed on or after January 1, 1994.

STATEMENT OF FACT

26 This bill amends the statutory provisions for optional motor vehicle insurance to provide that the optional coverage includes 28 noneconomic damages suffered by a family member who is a minor.

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