

# MAINE STATE LEGISLATURE

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# 119th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1999

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Legislative Document

No. 1112

H.P. 789

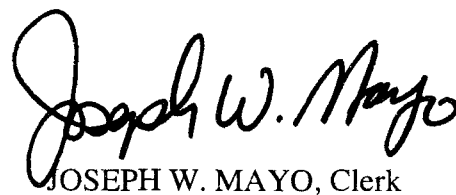
House of Representatives, February 9, 1999

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### **An Act to Allow Insurance for Drivers of Multiple Vehicles.**

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

  
JOSEPH W. MAYO, Clerk

Presented by Representative DUNLAP of Old Town.

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

Sec. 1. 24-A MRS §2902-G is enacted to read:

**§2902-G. Motor vehicle liability insurance on multiple vehicles**

1. Coverage for number of licensed drivers. Upon the receipt of a waiver pursuant to subsection 2, an insurer may not impose a premium for motor vehicle liability insurance covering multiple motor vehicles owned or operated by a named insured or a family member of the insured except in accordance with this subsection. While the insurance policy must provide coverage for each motor vehicle owned or operated by the named insured or a family member of the insured, the premium charged to the named insured may not be imposed for more motor vehicles than there are licensed drivers in the named insured's family. The premium may be based on the highest risk motor vehicles owned or operated by the named insured or a family member of the named insured in descending order until the number of licensed drivers is matched.

2. Waiver. To obtain a motor vehicle insurance policy described in subsection 1, an insured or applicant for motor vehicle liability insurance shall provide a written waiver to the insurer agreeing to an exclusion of coverage under the policy for any claims arising out of the operation of a motor vehicle insured under the policy by a person other than the named insured or family member of the insured unless the person operating the motor vehicle is accompanied by the named insured or a family member of the insured.

3. Application. This section does not apply to a motor vehicle liability insurance policy covering 4 or more motor vehicles.

**SUMMARY**

This bill allows owners of multiple motor vehicles to obtain motor vehicle liability insurance for the number of licensed drivers in a family rather than the number of motor vehicles subject to certain conditions.