

MAINE STATE LEGISLATURE

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119th MAINE LEGISLATURE

FIRST REGULAR SESSION-1999

Legislative Document

No. 1660

S.P. 580

In Senate, March 4, 1999

**An Act to Provide Reasonable Compensation for Vehicles Damaged in
Accidents.**

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

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator KILKELLY of Lincoln.
Cosponsored by Representative PIEH of Bremen and
Senators: LaFOUNTAIN of York, NUTTING of Androscoggin, RAND of Cumberland,
Representatives: BRUNO of Raymond, DUNLAP of Old Town, SHIAH of Bowdoinham,
TESSIER of Fairfield, WATSON of Farmingdale.

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

4 **Sec. 1. 24-A MRSA §2907-A is enacted to read:**

6 **§2907-A. Compensation for damaged motor vehicles**

8 All contracts of motor vehicle casualty insurance delivered
10 or issued for delivery in this State covering motor vehicles
12 registered in this State must provide coverage to return an
14 insured vehicle that had a current inspection and was operational
16 at the time of the loss or damage to its operating condition. In
18 instances when an insured motor vehicle is destroyed, contracts
20 must provide coverage to replace that insured motor vehicle with
22 a motor vehicle in similar condition to the insured motor vehicle
24 prior to its destruction.

18 **SUMMARY**

20 **This bill requires that motor vehicle insurance policies**
22 **provide coverage to return insured vehicles damaged in an**
24 **accident to operating condition or, if an insured vehicle is**
26 **destroyed in an accident, provide coverage to replace the**
destroyed vehicle with a vehicle in similar condition to the
destroyed vehicle prior to its destruction.