

MAINE STATE LEGISLATURE

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121st MAINE LEGISLATURE

SECOND REGULAR SESSION-2004

Legislative Document

No. 1665

H.P. 1241

House of Representatives, December 19, 2003

An Act To Require Owners and Operators of Snowmobiles and All-terrain Vehicles To Carry Liability Insurance

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

Received by the Clerk of the House on December 16, 2003. Referred to the Committee on Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Representative COLLINS of Wells.
Cosponsored by President DAGGETT of Kennebec and
Representatives: BLANCHETTE of Bangor, JODREY of Bethel, MARLEY of Portland,
McNEIL of Rockland, SAMPSON of Auburn, USHER of Westbrook, Senators: DAMON of
Hancock, SAVAGE of Knox.

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

4 **Sec. 1. 12 MRSA §13001-A** is enacted to read:

5 **§13001-A. Liability insurance prerequisite to registration of**
6 **snowmobile or ATV**

7 **1. Prerequisite to registration.** A person may not register
8 a snowmobile or ATV in this State after June 30, 2005 unless the
9 person satisfies the commissioner or an agent designated by the
10 commissioner that the snowmobile or ATV is covered by a
11 liability insurance policy in accordance with this section.

12 **2. Standards for liability coverage.** Liability insurance
13 coverage under this section must be obtained at a minimum of:

14 **A. For damage to property, \$25,000;**

15 **B. For injury to or death of any one person, \$50,000;**

16 **C. For one accident resulting in injury to or death of more**
17 **than one person, \$100,000; and**

18 **D. For medical payments pursuant to subsection 3, \$1,000.**

19 **3. Medical payments.** A liability insurance policy issued
20 for a snowmobile or ATV registered in this State must provide
21 coverage in an amount equal to or greater than \$1,000 per person
22 for medical costs incurred as a result of injuries sustained in
23 an accident involving the insured snowmobile or ATV. The coverage
24 required by this section applies only to medical costs incurred
25 during one year following the date the injuries are sustained.

26 **4. Maintenance of liability insurance required.** After June
27 30, 2005, the owner of a snowmobile or ATV required to be
28 registered in this State shall maintain at all times the required
29 amount of insurance under subsection 2 during the term of the
30 registration of the snowmobile or ATV. A person who violates
31 this subsection commits a civil violation for which a fine of not
32 less than \$100 nor more than \$500 may be adjudged.

33 **5. Evidence of registration.** An operator of a snowmobile
34 or ATV must carry evidence of insurance at all times that the
35 snowmobile or ATV is in operation.

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47 **SUMMARY**

48 This bill requires an owner or operator of a snowmobile or
49 an all-terrain vehicle to carry liability insurance in an amount

2 equal to the amount required for an owner or operator of a motor vehicle.