

1 AN ACT relating to required minimum tort liability coverage for motor vehicles.

2 ***Be it enacted by the General Assembly of the Commonwealth of Kentucky:***

3 ➔Section 1. KRS 304.39-110 is amended to read as follows:

4 (1) The requirement of security for payment of tort liabilities is fulfilled by providing:

5 (a) Either:

6 1. Split limits liability coverage of not less than twenty-five thousand
7 dollars (\$25,000) for all damages arising out of bodily injury sustained
8 by any one (1) person, and not less than fifty thousand dollars (\$50,000)
9 for all damages arising out of bodily injury sustained by all persons
10 injured as a result of any one (1) accident, plus liability coverage of not
11 less than twenty-five~~ten~~ thousand dollars (\$25,000~~[\$10,000]~~) for all
12 damages arising out of damage to or destruction of property, including
13 the loss of use thereof, as a result of any one (1) accident arising out of
14 ownership, maintenance, use, loading, or unloading, of the secured
15 vehicle; or

16 2. Single limits liability coverage of not less than sixty thousand dollars
17 (\$60,000) for all damages whether arising out of bodily injury or damage
18 to property as a result of any one (1) accident arising out of ownership,
19 maintenance, use, loading, or unloading, of the secured vehicle;

20 (b) That the liability coverages apply to accidents during the contract period in a
21 territorial area not less than the United States of America, its territories and
22 possessions, and Canada; and

23 (c) Basic reparation benefits as defined in KRS 304.39-020(2).

24 (2) Subject to the provisions on approval of terms and forms, the requirement of
25 security for payment of tort liabilities may be met by a contract the coverage of
26 which is secondary or excess to other applicable valid and collectible liability
27 insurance. To the extent the secondary or excess coverage applies to liability within

1 the minimum security required by this subtitle it must be subject to conditions
2 consistent with the system of required liability insurance established by this subtitle.

3 (3) Security for a motorcycle is fulfilled by providing only the coverages set forth in
4 subsections (1)(a) and (b) of this section.

5 ➔Section 2. Section 1 of this Act shall apply to policies issued or renewed on or
6 after January 1, 2018.