SLS 10RS-507

ORIGINAL

Regular Session, 2010

SENATE BILL NO. 114

BY SENATOR LONG

AUTOMOBILE INSURANCE. Provides for minimum collision coverage amounts of uninsured motorist insurance. (08/15/10)

1	AN ACT
2	To amend and reenact R.S. 22:1295(1)(d), relative to uninsured motorist coverage; to
3	provide with respect to minimum collision coverage amounts; and to provide for
4	related matters.
5	Be it enacted by the Legislature of Louisiana:
6	Section 1. R.S. 22:1295(1)(d) is hereby amended and reenacted to read as follows:
7	§1295. Uninsured motorist coverage
8	The following provisions shall govern the issuance of uninsured motorist
9	coverage in this state:
10	(1)
11	* * *
12	(d) Unless the named insured has rejected uninsured motorist coverage, the
13	insurer issuing an automobile liability policy that does not afford collision coverage
14	for a vehicle insured thereunder shall, at the written request of a named insured,
15	provide coverage in the amount of the actual cash value of such motor vehicle
16	described in the policy or ten thousand dollars the minimum amount of property
17	<u>damage liability insurance required by the Motor Vehicle Safety Responsibility</u>

Page 1 of 2 Coding: Words which are struck through are deletions from existing law; words in **boldface type and underscored** are additions. 9

1	Law, R.S. 32:851 et seq., whichever is less, for the protection of persons insured
2	thereunder who are legally entitled to recover damages from the owner or operator
3	of an uninsured motor vehicle because of property damage to the motor vehicle
4	described in the policy arising out of the operation, maintenance, or use of the
5	uninsured motor vehicle. The coverage provided under this Section shall be subject
6	to a deductible in an amount of two hundred fifty dollars for any one accident. The
7	coverage provided under this Section shall not provide protection for any of the
8	following:

The original instrument and the following digest, which constitutes no part

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of the legislative instrument, were prepared by Cheryl Horne.

DIGEST

<u>Present law</u> requires the insurer issuing an automobile liability policy that does not afford collision coverage to provide coverage in the amount of the actual cash value of the motor vehicle described in the policy or ten thousand dollars, whichever is less, for the protection of persons insured who are legally entitled to recover damages from the owner or operator of an uninsured motor vehicle.

<u>Proposed law</u> changes the coverage amount of uninsured motorist insurance from ten thousand dollars to the minimum amount of property damage liability insurance required by the Motor Vehicle Safety Responsibility Law.

Effective August 15, 2010.

(Amends R.S. 22:1295(1)(d))