



129th MAINE LEGISLATURE

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Legislative Document

No. 1525

S.P. 474

In Senate, April 9, 2019

An Act To Require Insurance on Motorized Watercraft

Reference to the Committee on Inland Fisheries and Wildlife suggested and ordered printed.

A handwritten signature in black ink, appearing to read "D M Grant".

DAREK M. GRANT
Secretary of the Senate

Presented by Senator LAWRENCE of York.

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

2 **Sec. 1. 12 MRSA §13068-B** is enacted to read:

3 **§13068-B. Insurance on motorized watercraft**

4 **1. Definitions.** As used in this section, unless the context otherwise indicates, the
5 following terms have the following meanings.

6 A. "Acceptable electronic format" means an image produced on a computer or
7 personal electronic device that clearly displays proof of insurance.

8 B. "Authorized insurer" has the same meaning as in Title 24-A, subsection 8.

9 C. "Motorboat" has the same meaning as in section 13001, subsection 16.

10 D. "Proof of insurance" means a policy declaration page or other documentation of
11 all information of a watercraft insurance policy required under subsection 2.

12 **2. Insurance required.** An owner of a motorboat of more than 75 horsepower may
13 not operate or allow operation of the motorboat on the inland or tidal waters of the State
14 without carrying liability insurance issued by an authorized insurer for that motorboat in
15 the amount or limit of at least:

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

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

18 C. For one accident resulting in injury to or death of more than one person,
19 \$100,000; and

20 D. For medical payments per person, \$2,000.

21 **3. Providing proof of insurance.** An operator of a motorboat under subsection 2
22 shall provide proof of insurance, which may be in an acceptable electronic format:

23 A. To a law enforcement officer upon request of a law enforcement officer; or

24 B. If the motorboat is involved in an accident, to all persons involved in the accident.

25 **4. Civil violation.** A person who violates subsection 3:

26 A. Commits a civil violation for which a fine of not less than \$50 and not more than
27 \$250 must be adjudged;

28 B. For a 2nd offense, commits a civil violation for which a fine of not less than \$250
29 and not more than \$500 must be adjudged; and

30 C. For a 3rd or subsequent offense, commits a civil violation for which a civil
31 penalty of not less than \$500 and not more than \$1,000 must be adjudged.

32 The court or prosecuting attorney shall dismiss a violation under this subsection if, prior
33 to adjudication, proof that the motorboat was insured under subsection 2 at the time of the
34 violation is provided.

