

ASSEMBLY BILL NO. 245—ASSEMBLYMEN HICKEY, HARDY, PAUL
ANDERSON, HAMBRICK; DUNCAN, ELLISON, GRADY,
HANSEN, LIVERMORE AND STEWART

MARCH 13, 2013

JOINT SPONSORS: SENATORS HARDY; AND BROWER

Referred to Committee on Judiciary

SUMMARY—Limits the recovery of damages arising from a motor vehicle accident under certain circumstances.
(BDR 3-657)

FISCAL NOTE: Effect on Local Government: No.
Effect on the State: No.

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EXPLANATION – Matter in ***bolded italics*** is new; matter between brackets [~~omitted material~~] is material to be omitted.

AN ACT relating to civil actions; limiting, under certain circumstances, the recovery of damages arising from a civil action relating to a motor vehicle accident; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

1 Existing law requires every owner of a motor vehicle registered or required to
2 be registered in this State to have insurance providing for the payment of tort
3 liabilities arising from the maintenance or use of the motor vehicle. (NRS 485.185)
4 This bill limits, under certain circumstances, the amount of damages a plaintiff or
5 claimant may recover in a civil action arising from a motor vehicle accident if that person did not have such insurance at the time of the accident.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 **Section 1.** Chapter 42 of NRS is hereby amended by adding
2 thereto a new section to read as follows:

3 ***1. Except as otherwise provided in subsection 2, if in any civil
4 action to recover damages arising out of an accident involving the
5 operation of a motor vehicle or for any claim against the motor***



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1 vehicle liability policy of another party, the plaintiff or claimant
2 was not in compliance with the requirements of NRS 485.185,
3 485.186 or 485.380, as applicable, at the time of the accident, the
4 maximum amount that may be awarded to the plaintiff or
5 claimant:

6 (a) Must be limited to medical costs, property damage and lost
7 income incurred as a result of the accident; and

8 (b) Must not include any damages for pain and suffering.

9 2. The provisions of subsection 1 do not apply:

10 (a) To a plaintiff or claimant who was injured by a motorist
11 who, at the time of the accident, was operating a motor vehicle
12 while under the influence of intoxicating liquor or a controlled
13 substance or engaging in any other conduct prohibited by NRS
14 484C.110, 484C.120, 484C.130 or 484C.430, and that motorist:

15 (1) Was convicted of, or entered a plea of guilty or nolo
16 contendere to, the offense; or

17 (2) Died as a result of the accident, if it is proven by a
18 preponderance of the evidence that the motorist was operating the
19 motor vehicle while committing any of the offenses described in
20 this paragraph.

21 (b) To a plaintiff or claimant who was a passenger in a motor
22 vehicle involved in the accident, unless the plaintiff or claimant is
23 an owner of the vehicle.

24 (c) To a plaintiff or claimant who was not the operator of or a
25 passenger in any motor vehicle involved in the accident.

26 (d) To wrongful death claims.

27 (e) To a plaintiff or claimant if the motorist who caused the
28 accident:

29 (1) Intentionally caused the accident;

30 (2) Left the scene of the accident; or

31 (3) At the time of the accident, was acting in furtherance of
32 the commission of a felony.

33 (f) To a plaintiff or claimant if, at the time of the accident, the
34 plaintiff or claimant was claimed as a dependent on the federal
35 income tax return of one or both of his or her parents, and the
36 parent or parents were not in compliance with the requirements of
37 NRS 485.185, 485.186 or 485.380, as applicable.

38 (g) To a plaintiff or claimant if, at the time of the accident, the
39 plaintiff or claimant previously had been covered by an insurance
40 policy satisfying the requirements of NRS 485.185, 485.186 or
41 485.380, as applicable, that was cancelled or terminated for failure
42 to pay the premium unless, at least 30 days before the accident, a
43 notice of cancellation or termination was mailed to the last known
44 address of the policyholder.



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- 1 3. Except as otherwise provided in subsection 2, the
2 limitations of subsection 1 upon the amount and nature of
3 damages which may be awarded may be asserted by:
4 (a) Any person who is involved in the accident which is the
5 basis of the action or claim; and
6 (b) The insurer of motor vehicle liability for any person
7 asserting a limitation set forth in subsection 1.

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