

1 ENGROSSED HOUSE
2 BILL NO. 3632

By: McDugle of the House

3 and

4 Coleman of the Senate

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6
7 An Act relating to Motor Vehicle Insurance; creating
8 the Uninsured Motor Vehicle Non-Payout Policy Act;
9 stating intent; defining uninsured motor vehicle;
10 prohibiting certain insurance claims by uninsured
11 motor vehicle owners and operators; clarifying
12 eligibility for claims; providing for codification;
13 and providing an effective date.

14 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

15 SECTION 1. NEW LAW A new section of law to be codified
16 in the Oklahoma Statutes as Section 3636.1 of Title 36, unless there
17 is created a duplication in numbering, reads as follows:

18 A. This act shall be known and may be cited as the "Uninsured
19 Motor Vehicle Non-Payout Policy Act".

20 B. The intent of this bill is to take away the right of an at-
21 fault party who does not have motor vehicle insurance to sue another
22 party.

23 C. As used in this act:

24 1. "Uninsured Motor Vehicle" shall refer to any motor vehicle
involved in an accident where the owner or operator of the vehicle

1 does not have valid and active motor vehicle insurance at the time
2 of the accident.

3 D. In the event of an accident involving an at fault uninsured
4 motor vehicle, the owner or operator of the uninsured motor vehicle
5 shall not be eligible to make a claim on the insurance policy of any
6 other party involved in the accident for coverage of injuries or
7 vehicle damage.

8 E. To be eligible for any insurance payouts or claims, the
9 owner or operator of the uninsured motor vehicle must provide
10 evidence of valid and active motor vehicle insurance coverage for
11 the vehicle on the day prior to the accident or proof of coverage on
12 the day before the accident occurred.

13 SECTION 2. This act shall become effective November 1, 2024.

14 Passed the House of Representatives the 12th day of March, 2024.

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Presiding Officer of the House
of Representatives

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19 Passed the Senate the ____ day of _____, 2024.

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Presiding Officer of the Senate

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