

2022 Regular Session

SENATE BILL NO. 122

BY SENATOR TALBOT

AUTOMOBILE INSURANCE. Requires insurers provide coverage for the temporary use of a motor vehicle not owned by the insured. (8/1/22)

1 AN ACT

2 To amend and reenact R.S. 22:1282 and R.S. 22:1296(A), relative to insurers providing

3 coverage for the temporary use of a motor vehicle not owned by the insured; to

4 provide terms and conditions; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1282 and 1296(A) are hereby amended and reenacted to read as

7 follows:

8 §1282. Standard motor vehicle insurance form; prohibited provisions

9 A. No motor vehicle liability insurance policy nor any uninsured motorist

10 coverage for bodily injury shall limit the coverage of, or the amount that can be

11 recovered by, the named insured, or the spouse or other family member of the named

12 insured, or express or implied permissive users, for whom the policy provides

13 coverage, to any amount less than the highest policy limit provided in the policy for

14 the respective coverage or potential recovery.

15 **B. No motor vehicle liability insurance policy nor any uninsured motorist**

16 **coverage for bodily injury shall limit the coverage of, or the amount that can be**

17 **recovered by, the named insured, or the spouse or other family member of the**

4. Provides coverage to a non-owned temporary motor vehicle to a substitute motor vehicle as defined in the applicable policy.
5. Adds non-owned temporary motor vehicle to present law.