

2026 Regular Session

HOUSE BILL NO. 625

BY REPRESENTATIVE JORDAN

INSURANCE: Requires peer-to-peer car sharing programs to maintain physical damage coverage for shared vehicles during the car sharing period

1 AN ACT

2 To amend and reenact R.S. 22:1300.9(B) and (C), relative to peer-to-peer car sharing
3 programs; to establish provisions regarding insurable interest; to delineate
4 limitations on liability; to authorize the maintenance of certain insurance policies;
5 to mandate the inclusion of physical damage coverage; and to provide for related
6 matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:1300.9(B) and (C) are hereby amended and reenacted to read as
9 follows:

10 §1300.9. Insurable interest

11 * * *

12 ~~B. Nothing in this Section creates liability on a peer-to-peer car sharing~~
13 ~~program to maintain the coverage mandated by R.S. 22:1300.3.~~

14 €. A peer-to-peer car sharing program may own and maintain as the named
15 insured one or more policies of motor vehicle liability insurance that provides
16 coverage for any of the following:

- 17 (1) Liabilities assumed by the peer-to-peer car sharing program under a peer-
- 18 to-peer car sharing program agreement.
- 19 (2) Any liability of the shared vehicle owner.
- 20 (3) Damage or loss to the shared motor vehicle.

policy to include a deductible not exceeding one thousand dollars per occurrence and to include subrogation rights against a tortfeasor.

(Amends R.S. 22:1300.9(B) and (C))