
DIGEST

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HB 625 Original

2026 Regular Session

Jordan

Abstract: Establishes the insurance requirements for peer-to-peer car sharing programs.

Present law provides that a peer-to-peer car sharing program has an insurable interest in a shared vehicle during the car sharing period, specifies that nothing in the Section creates liability for the program to maintain certain coverage, and authorizes the program to own and maintain motor vehicle liability insurance policies covering specified liabilities and losses.

Proposed law revises present law to remove language stating that the Section does not create liability for a peer-to-peer car sharing program to maintain required coverage.

Proposed law requires a peer-to-peer car sharing program to own and maintain as the named insured a policy of insurance written by an insurer admitted or approved in this state that provides coverage for physical damage for collision and comprehensive losses to the shared vehicle during the car sharing period.

Proposed law further provides that the required policy applies when the shared vehicle owner's policy excludes or does not provide such coverage, and authorizes the required 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))