

Regular Session, 2014

HOUSE BILL NO. 1218

BY REPRESENTATIVE GREENE

INSURANCE/AUTOMOBILE: To provide with respect to notice of uninsured motorist coverage

1 AN ACT

2 To enact R.S. 32:863.1(A)(1)(a)(vi) and (H), relative to notice of uninsured motorist
3 coverage; to require that the proof of insurance card contain the coverages provided
4 on the motor vehicle covered by the policy; to require that an employer who does not
5 obtain uninsured motorist coverage on a vehicle provided to an employee post a
6 notice of no uninsured motorist coverage; and to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 32:863.1(A)(1)(a)(vi) and (H) are hereby enacted to read as follows:

9 §863.1. Evidence of compulsory motor vehicle liability security contained in
10 vehicle; enforcement; penalty; fees

11 A. No owner or lessee of a self-propelled motor vehicle registered in this
12 state, except a motor vehicle used primarily for exhibit or kept primarily for use in
13 parades, exhibits, or shows, or agricultural or forest use vehicles during seasons
14 when they are not used on the highways, shall operate or allow the operation of such
15 vehicle upon any public road, street, or highway in this state unless there is contained
16 within the vehicle one of the following documents evidencing that the motor vehicle
17 is in compliance with R.S. 32:861 relative to compulsory motor vehicle liability
18 security:

(1) A certificate of insurance. "Certificate" means the written evidence of motor vehicle liability insurance as defined in R.S. 32:900 that is in the form of one of the following:

(a) An insurance identification card, a photocopy of the card, or an image of the card displayed on a mobile electronic device, issued by an insurer to its insured which shall contain the following information:

* * *

(vi) The coverages provided by the policy. If the policy does not provide uninsured motorist coverage, the card shall state the lack of the such coverage.

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H. Any employer who does not provide uninsured motorist coverage on a vehicle provided by the employer to an employee shall post and keep posted in a conspicuous location a notice that the employer provided vehicle does not have uninsured motorist coverage. Nothing in this Subsection shall be construed to create a duty on the part of an employer to obtain uninsured motorist coverage on a vehicle provided by an employer to an employee.

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

Greene

HB No. 1218

Abstract: Requires that an insurer print on an automobile insurance identification card the coverages provided and the lack of uninsured motorist coverage, when applicable, and that an employer post a notice when there is no uninsured motorist coverage on a vehicle an employer provides to an employee

Present law requires an insurance card issued by an insurer as proof of motor vehicle liability insurance to contain the name and address of the insurance company, the policy number, a description of the motor vehicle, the effective date and expiration date of the policy, and the name of any excluded driver.

Proposed law retains present law and further requires that the insurance card contain the coverages provided by the policy and the lack of uninsured motorist coverage, when applicable.

Proposed law further requires an employer who provides a vehicle for employee use to post in a conspicuous place a notice that the vehicle does not have uninsured motorist coverage.

(Enacts R.S. 32:863.1(A)(1)(a)(vi) and (H))