

Regular Session, 2011

HOUSE BILL NO. 259

BY REPRESENTATIVE KLECKLEY

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/AUTOMOBILE: Corrects reference in Compulsory Motor Vehicle Safety
Responsibility Law

1 AN ACT

2 To amend and reenact R.S. 32:900(B)(2)(c), relative to motor vehicle liability policies; to
3 provide minimum liability limits for property damage under certain circumstances;
4 and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 32:900(B)(2)(c) is hereby amended and reenacted to read as follows:

7 §900. "Motor Vehicle Liability Policy" defined

8 * * *

9 B. Such owner's policy of liability insurance:

10 * * *

11 (2) Shall insure the person named therein and any other person, as insured,
12 using any such motor vehicle or motor vehicles with the express or implied
13 permission of such named insured against loss from the liability imposed by law for
14 damages arising out of the ownership, maintenance, or use of such motor vehicle or
15 motor vehicles within the United States of America or the Dominion of Canada,
16 subject to limits exclusive of interest and costs with respect to each such motor
17 vehicle as follows:

18 * * *

19 (c) Twenty-five thousand dollars because of ~~bodily injury~~ damage to or
20 destruction of property of others in any one accident.

21 * * *

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)]

Kleckley

HB No. 259

Abstract: Changes language relative to the \$25,000 coverage limit for destruction of property required by motor vehicle liability policies.

Present law requires an owner's policy of liability insurance to insure the named insured and any other insured person using the motor vehicle with permission of the named insured against damages arising from ownership, maintenance, or use of such motor vehicle subject to limits exclusive of interests and costs with respect to each motor vehicle as follows:

- (1) \$15,000 for bodily injury to or death of one person in any one accident.
- (2) Subject to said limit of one person, \$30,000 because of bodily injury to or death of two or more persons in any one accident.
- (3) \$25,000 because of bodily injury to or destruction of property of others in any one accident.

Proposed law changes the \$25,000 limit from coverage for bodily injury or destruction of property of others in any one accident to coverage for damage to or destruction of property of others in any one accident. Otherwise retains present law.

(Amends R.S. 32:900(B)(2)(c))