

## HB 407 -- Uninsured Motorists

Sponsor: Yates

This bill establishes the Uninsured Motorist Stipulation of Benefits Act of 2007. An uninsured motorist involved in an accident with a complying policyholder will be eligible to recover 100% of any economic loss, 50% of any non-economic loss, and waive any right to recover for punitive damages. If the uninsured motorist is an illegal alien, his or her right to recover non-economic loss or punitive damages is waived. Except for an illegal alien, the limitation and waiver will not apply if it can be proven that the insured motorist caused the accident and was under the influence of drugs or alcohol or is convicted of vehicular assault or homicide. Passengers in the uninsured motor vehicle will not be subject to the waiver. The bill will not apply to a motorist whose insurance policy was terminated for failure to pay the premium unless notice of termination for failure to pay was provided by the insurer at least 30 days prior to the accident.

If a motor vehicle owner fails to maintain financial responsibility as required in Section 303.160, RSMo, the owner will be guilty of a class B misdemeanor for a first offense and a class A misdemeanor for a second or subsequent violation and will have his or her motor vehicle impounded and driver's license suspended. The first-time reinstatement fee for a suspended driver's license due to the owner not maintaining financial responsibility on a motor vehicle is increased from \$20 to \$100.