

House _____ Amendment NO. _____

Offered By

1 AMEND House Bill No. 322, in the Title, Line 3, by deleting the phrase: "modernization of certain
2 information provided by insurance companies" and inserting in lieu thereof the phrase:
3 "requirements for certain motor vehicle insurance policies"; and
4

5 Further amend said bill, Page 3, Section 303.029, Line 22, by inserting after all of said Section and
6 Line the following:
7

8 "303.190. 1. A "motor vehicle liability policy" as said term is used in this chapter shall mean
9 an owner's or an operator's policy of liability insurance, certified as provided in section 303.170 or
10 section 303.180 as proof of financial responsibility, and issued, except as otherwise provided in
11 section 303.180 by an insurance carrier duly authorized to transact business in this state, to or for the
12 benefit of the person named therein as insured.

13 2. Such owner's policy of liability insurance:

14 (1) Shall designate by explicit description or by appropriate reference all motor vehicles with
15 respect to which coverage is thereby to be granted;

16 (2) Shall insure the person named therein and any other person, as insured, using any such
17 motor vehicle or motor vehicles with the express or implied permission of such named insured,
18 against loss from the liability imposed by law for damages arising out of the ownership, maintenance
19 or use of such motor vehicle or motor vehicles within the United States of America or the Dominion
20 of Canada, subject to limits, exclusive of interest and costs, with respect to each such motor vehicle,
21 as follows: [twenty-five] fifty thousand dollars because of bodily injury to or death of one person in
22 any one accident and, subject to said limit for one person, [fifty] one hundred thousand dollars
23 because of bodily injury to or death of two or more persons in any one accident, and [ten] twenty
24 thousand dollars because of injury to or destruction of property of others in any one accident; and

25 (3) May exclude coverage against loss from liability imposed by law for damages arising out
26 of the use of such motor vehicles by a member of the named insured's household who is a
27 specifically excluded driver in the policy.

28 3. Such operator's policy of liability insurance shall insure the person named as insured
29 therein against loss from the liability imposed upon him or her by law for damages arising out of the
30 use by him or her of any motor vehicle not owned by him or her, within the said territorial limits and
31 subject to the same limits of liability as are set forth above with respect to any owner's policy of
32 liability insurance.

33 4. Such motor vehicle liability policy shall state the name and address of the named insured,
34 the coverage afforded by the policy, the premium charged therefor, the policy period and the limits
35 of liability, and shall contain an agreement or be endorsed that insurance is provided thereunder in
36 accordance with the coverage defined in this chapter as respects bodily injury and death or property
37 damage, or both, and is subject to all the provisions of this chapter.

Action Taken _____ Date _____

1 5. Such motor vehicle liability policy need not insure any liability pursuant to any workers'
2 compensation law nor any liability on account of bodily injury to or death of an employee of the
3 insured while engaged in the employment, other than domestic, of the insured, or while engaged in
4 the operation, maintenance or repair of any such motor vehicle nor any liability for damage to
5 property owned by, rented to, in charge of or transported by the insured.

6 6. Every motor vehicle liability policy shall be subject to the following provisions which
7 need not be contained therein:

8 (1) The liability of the insurance carrier with respect to the insurance required by this chapter
9 shall become absolute whenever injury or damage covered by said motor vehicle liability policy
10 occurs; said policy may not be cancelled or annulled as to such liability by any agreement between
11 the insurance carrier and the insured after the occurrence of the injury or damage; no statement made
12 by the insured or on his or her behalf and no violation of said policy shall defeat or void said policy;

13 (2) The satisfaction by the insured of a judgment for such injury or damage shall not be a
14 condition precedent to the right or duty of the insurance carrier to make payment on account of such
15 injury or damage;

16 (3) The insurance carrier shall have the right to settle any claim covered by the policy, and if
17 such settlement is made in good faith, the amount thereof shall be deductible from the limits of
18 liability specified in subdivision (2) of subsection 2 of this section;

19 (4) The policy, the written application thereof, if any, and any rider or endorsement which
20 does not conflict with the provisions of this chapter shall constitute the entire contract between the
21 parties.

22 7. Any policy which grants the coverage required for a motor vehicle liability policy may
23 also grant any lawful coverage in excess of or in addition to the coverage specified for a motor
24 vehicle liability policy and such excess or additional coverage shall not be subject to the provisions
25 of this chapter. With respect to a policy which grants such excess or additional coverage the term
26 "motor vehicle liability policy" shall apply only to that part of the coverage which is required by this
27 section.

28 8. Any motor vehicle liability policy may provide that the insured shall reimburse the
29 insurance carrier for any payment the insurance carrier would not have been obligated to make under
30 the terms of the policy except for the provisions of this chapter.

31 9. Any motor vehicle liability policy may provide for the prorating of the insurance
32 thereunder with other valid and collectible insurance.

33 10. The requirements of a motor vehicle liability policy may be fulfilled by the policies of
34 one or more insurance carriers which policies together meet such requirements.

35 11. Any binder issued pending the issuance of a motor vehicle liability policy shall be
36 deemed to fulfill the requirement for such a policy."; and

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38 Further amend said bill by amending the title, enacting clause, and intersectional references
39 accordingly.