

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

An Act To Extend Certain Insurance Protection to Emergency Responders

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRS §2174-B, as amended by PL 1997, c. 114, §1, is further amended to read:

§ 2174-B. Law enforcement officers' and emergency responders' insurance rates

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Law enforcement officer" means any person employed by a governmental entity who by virtue of that employment is vested by law with a duty to investigate and prosecute violators of the laws of this State and to arrest the offenders of the laws.

B. "Emergency responder" means a municipal firefighter as defined in Title 30-A, section 3151, subsection 2, an ambulance attendant or an emergency medical technician employed by a governmental entity who by virtue of that employment responds to an emergency situation. "Emergency responder" includes an operator of an ambulance owned by a private company if a governmental entity contracts with the company.

2. Law enforcement officers; emergency responders. ~~No~~An insurer may not increase the premium for a personal insurance policy providing motor vehicle liability or collision insurance to a law enforcement officer or an emergency responder on the basis of one or more accidents involving a motor vehicle operated by the officer or emergency responder if:

A. The accident occurred while the officer or emergency responder was operating a motor vehicle in the course and scope of employment; and

B. There is a policy of insurance other than the personal policy providing motor vehicle liability or collision coverage for the accident or accidents.

3. Governmental entity. This section in no way restricts the premium an insurer may charge a governmental entity for an insurance policy providing motor vehicle liability or collision insurance covering law enforcement officers or emergency responders.

4. Penalty. An insurer who violates this section commits a civil violation pursuant to section 12-A.

SUMMARY

Current law prohibits an insurer from increasing the insurance policy premium of a law enforcement officer for a motor vehicle accident that occurs while the officer is acting in the course and scope of employment. This bill extends this protection to emergency responders.