

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 Increase from \$25,000 to \$50,000 the Minimum Amount Motor Vehicle Liability Insurance Policies Must Cover for Damage to Property**

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

**Sec. 1. 29-A MRSA §1605, sub-§1, ¶C**, as amended by PL 2007, c. 213, §1 and affected by §3, is further amended to read:

C. Be in the amount or limit of at least:

- (1) For damage to property, ~~\$25,000~~\$50,000;
- (2) For injury to or death of any one person, \$50,000;
- (3) For one accident resulting in injury to or death of more than one person, \$100,000; and
- (4) For medical payments pursuant to section 1605-A, \$2,000.

**Sec. 2. 29-A MRSA §1607, sub-§1, ¶C**, as amended by PL 1997, c. 176, §7 and affected by §8, is further amended to read:

C. When ~~\$25,000~~\$50,000 has been credited on a judgment for injury to or destruction of property of others as a result of one accident rendered in excess of that amount.

**Sec. 3. 29-A MRSA §1611, sub-§2, ¶B**, as amended by PL 2007, c. 703, §23, is further amended to read:

B. For vehicles used exclusively to transport passengers for hire between points within the State, including motor vehicles under contract with the State, a municipality or a school district for the transportation of students, but not vehicles defined as school buses in section 2301, subsection 5, there is a combined single limit of:

- (1) One hundred twenty-five thousand dollars, or split limits consisting of \$50,000 per person and \$100,000 per occurrence for bodily injury liability, and ~~\$25,000~~\$50,000 for property damage liability for vehicles that are designed to carry no more than 3 passengers behind the driver's seat;
- (2) Three hundred thousand dollars for vehicles that are designed to carry 4 to 7 passengers behind the driver's seat, including those vehicles under contract with the State, a municipality or a school district for the transportation of students;

(3) Seven hundred fifty thousand dollars for vehicles that are designed to carry 8 to 15 passengers behind the driver's seat;

(4) One million five hundred thousand dollars for vehicles that are designed to carry 16 to 30 passengers behind the driver's seat;

(5) Two million dollars for vehicles that are designed to carry 31 or more passengers behind the driver's seat; and

(6) Four hundred thousand dollars for vehicles registered to a transit district as defined in Title 30-A, section 3501.

**Sec. 4. 29-A MRSA §1611, sub-§2, ¶E**, as affected by PL 1995, c. 65, Pt. A, §153 and enacted by Pt. B, §20 and affected by Pt. C, §15, is amended to read:

E. For rental trucks with a registered gross weight of 26,000 pounds or less, rented or leased for fewer than 30 days:

(1) There is a combined single limit of \$125,000; or

(2) There is a split limit of \$50,000 per person or \$100,000 per occurrence for bodily injury liability and ~~\$25,000~~\$50,000 for property damage liability.

## SUMMARY

This bill increases from \$25,000 to \$50,000 the minimum amount motor vehicle liability insurance policies must cover for damage to property in order for the policies to be accepted as proof of financial responsibility to drive, including for vehicles used exclusively to transport passengers for hire between points within the State and seating no more than 3 passengers behind the driver and for rental trucks with a registered gross weight of 26,000 pounds or less, rented or leased for fewer than 30 days. It also amends the law regarding satisfied judgments to increase to \$50,000 the amount that must be credited on a judgment for injury to or destruction of property of others as a result of one accident rendered in excess of that amount.