



129th MAINE LEGISLATURE

SECOND REGULAR SESSION-2020

Legislative Document

No. 1854

H.P. 1325

House of Representatives, December 23, 2019

**An Act To Increase the Minimum Amount of Insurance Coverage
Required for Medical Payments for Vehicle Liability Insurance**

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

Received by the Clerk of the House on December 19, 2019. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

Robert B. Hunt

ROBERT B. HUNT
Clerk

Presented by Representative MOONEN of Portland.

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

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

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

5 (1) For damage to property, \$25,000;

6 (2) For injury to or death of any one person, \$50,000;

7 (3) For one accident resulting in injury to or death of more than one person,
8 \$100,000; and

9 (4) For medical payments pursuant to section 1605-A, ~~\$2,000~~ \$5,000.

10 **Sec. 2. 29-A MRSA §1605-A**, as amended by PL 2007, c. 213, §2 and affected by
11 §3, is further amended to read:

12 **§1605-A. Medical payments**

13 A motor vehicle liability policy issued for a motor vehicle registered or principally
14 garaged in this State must provide coverage in an amount equal to or greater than ~~\$2,000~~
15 \$5,000 per person for medical costs incurred as a result of injuries sustained in an
16 accident involving the insured vehicle by the driver and passengers in that vehicle. The
17 coverage required by this section only applies to medical costs incurred during one year
18 following the date the injuries are sustained. This section does not apply to a policy
19 insuring more than 4 motor vehicles, nor to any policy covering a garage, automobile
20 sales agency, repair shop, service station or public parking place.

21 **Sec. 3. Application.** This Act applies to all policies, contracts and certificates
22 executed, delivered, issued for delivery, continued or renewed in this State on or after
23 January 1, 2021. For purposes of this Act, all contracts are deemed to be renewed no
24 later than the next yearly anniversary of the contract date.

25 **SUMMARY**

26 This bill increases from \$2,000 to \$5,000 the amount of minimum medical payment
27 coverage for motor vehicle liability policies issued or renewed on or after January 1,
28 2021.