
OLR Bill Analysis

HB 5061

AN ACT CONCERNING UNINSURED MOTORIST COVERAGE FOR BODILY INJURY TO A NAMED INSURED OR RELATIVE DURING THE THEFT OF A MOTOR VEHICLE.

SUMMARY:

This bill prohibits automobile insurers that issue or renew policies on or after October 1, 2014 from denying uninsured motorist coverage to a named insured or related householder who is struck as a pedestrian by the insured's motor vehicle or motorcycle while it was being stolen. The vehicle must be listed on the insured's policy.

Coverage under those circumstances is not currently required.

EFFECTIVE DATE: October 1, 2014 and applicable to claims arising on or after that date.

BACKGROUND

Uninsured and Underinsured Motorist Coverage

Uninsured motorist coverage reimburses costs related to injuries to a person, his or her family members, or passengers if an uninsured or hit-and-run driver collides with his or her vehicle. Underinsured motorist coverage reimburses costs when an at-fault driver has insufficient insurance to pay for a person's total loss. Both types of coverage also protects a person hit as a pedestrian.

Related Bill

The Insurance and Real Estate Committee favorably reported sSB 280, which prohibits insurers from reducing uninsured and underinsured motor vehicle insurance coverage payments by amounts paid by or on behalf of a tortfeasor (i.e., the person at fault) for (1) bodily injury to anyone other than the people insured by the policy under which the claim is made or (2) property damage. That bill applies to policies issued or renewed on or after October 1, 2015.

COMMITTEE ACTION

Judiciary Committee

Joint Favorable

Yea 42 Nay 0 (03/10/2014)