

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 488 Session of  
2001

INTRODUCED BY MAITLAND AND FLEAGLE, FEBRUARY 6, 2001

REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 6, 2001

AN ACT

1 Amending Title 75 (Vehicles) of the Pennsylvania Consolidated  
2 Statutes, further providing for motor vehicle insurance  
3 benefits and limits.

4 The General Assembly of the Commonwealth of Pennsylvania  
5 hereby enacts as follows:

6 Section 1. Section 1702 of Title 75 of the Pennsylvania  
7 Consolidated Statutes is amended by adding a definition to read:  
8 § 1702. Definitions.

9 The following words and phrases when used in this chapter  
10 shall have the meanings given to them in this section unless the  
11 context clearly indicates otherwise:

12 \* \* \*

13 "Sudden emergency." A sudden perilous or life-threatening  
14 situation, or the onset of a sudden physical impairment or  
15 illness, which an individual could not avoid or foresee.

16 \* \* \*

17 Section 2. Section 1711 of Title 75 is amended to read:  
18 § 1711. Required benefits.

1 (a) [Medical benefit] Coverage.--An insurer issuing or  
2 delivering liability insurance policies covering any motor  
3 vehicle of the type required to be registered under this title,  
4 except recreational vehicles not intended for highway use,  
5 motorcycles, motor-driven cycles or motorized pedalcycles or  
6 like type vehicles, registered and operated in this  
7 Commonwealth, shall include [coverage] all of the following:

8 (1) Coverage providing a medical benefit in the amount  
9 of \$5,000.

10 (2) Coverage providing a sudden emergency benefit in the  
11 amount of \$50,000 per occurrence and \$100,000 in the  
12 aggregate.

13 (b) Minimum policy.--All insurers subject to this chapter  
14 shall make available for purchase a motor vehicle insurance  
15 policy which contains only the minimum requirements of financial  
16 responsibility and [medical benefits] coverage under subsection  
17 (a) as provided for in this chapter.

18 Section 3. Section 1715(a)(5) of Title 75 is amended and the  
19 subsection is amended by adding a paragraph to read:

20 § 1715. Availability of adequate limits.

21 (a) General rule.--An insurer shall make available for  
22 purchase first party benefits as follows:

23 \* \* \*

24 (4.1) For sudden emergency benefits, \$250,000 per  
25 occurrence and \$500,000 in the aggregate.

26 (5) For combination of benefits enumerated in paragraphs  
27 (1)[, (2), (3) and (4)] through (4.1) and subject to a limit  
28 on the accidental death benefit of up to \$25,000 and a limit  
29 on the funeral benefit of \$2,500, up to at least [\$177,500]  
30 \$277,500 of benefits in the aggregate or benefits payable up

1 to three years from the date of the accident, whichever  
2 occurs first, provided that nothing contained in this  
3 subsection shall be construed to limit, reduce, modify or  
4 change the provisions of subsection (d).

5 \* \* \*

6 Section 4. The following provisions shall apply to policies  
7 issued or renewed on or after the effective date of this act:

8 (1) The addition of the definition of "sudden emergency"  
9 in 75 Pa.C.S. § 1702.

10 (2) The amendment or addition of 75 Pa.C.S. §§ 1711 and  
11 1715(a)(4.1) and (5).

12 Section 5. This act shall take effect in 60 days.