

AMENDMENTS TO SENATE BILL NO. 676

Sponsor: SENATOR LAUGHLIN

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1 Amend Bill, page 1, line 2, by inserting after "for"
2 definitions, for availability, scope and amount of coverage,
3 for

4 Amend Bill, page 1, lines 11 through 13, by striking out all
5 of said lines and inserting

6 Section 1. The definition of "financial responsibility" in
7 section 1702 of Title 75 of the Pennsylvania Consolidated
8 Statutes is amended to read:
9 § 1702. Definitions.

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

13 * * *

14 "Financial responsibility." The ability to respond in
15 damages for liability on account of accidents arising out of the
16 maintenance or use of a motor vehicle in the minimum amount of
17 [\$15,000] \$25,000 because of injury to one person in any one
18 accident, in the amount of [\$30,000] \$50,000 because of injury
19 to two or more persons in any one accident and in the minimum
20 amount of [\$5,000] \$10,000 because of damage to property of
21 others in any one accident. The financial responsibility shall
22 be in a form acceptable to the Department of Transportation.

23 * * *

24 Section 2. Sections 1731(a), 1734, 1736, 1738, 1791 and
25 1792(a) of Title 75 are amended to read:

26 § 1731. Availability, scope and amount of coverage.

27 (a) Mandatory offering.--No motor vehicle liability
28 insurance policy shall be delivered or issued for delivery in
29 this Commonwealth, with respect to any motor vehicle registered
30 or principally garaged in this Commonwealth, unless uninsured
31 motorist and underinsured motorist coverages are offered therein
32 or supplemental thereto in amounts as provided in section 1734
33 (relating to request for [lower] different limits of coverage).
34 Purchase of uninsured motorist and underinsured motorist
35 coverages is optional.

36 * * *

1 Amend Bill, page 4, lines 9 through 30; page 5, lines 1
2 through 7; by striking out all of said lines on said pages and
3 inserting

4 (f) Prohibition.--The limit of liability for uninsured or
5 underinsured motorist coverage applicable to two or more motor
6 vehicles covered under the same or separate policy of an insured
7 shall not be added together to determine the limit of the
8 coverage available to an injured person for an accident.

9 (g) Noncovered vehicles.--Section 1733 (relating to priority
10 of recovery) shall apply if an insured is injured as an occupant
11 in a vehicle not covered under the insured's policy, unless the
12 coverage is otherwise excluded. The maximum payment under
13 section 1733(a) (2) shall be the single highest limit on any one
14 vehicle for which the injured person is an insured.

15 (h) Covered vehicles.--If an insured is injured as an
16 occupant of a vehicle covered under the insured's policy, unless
17 the coverage is otherwise excluded, the uninsured or
18 underinsured motorist coverage afforded by the policy covering
19 the vehicle occupied at the time of the accident shall be the
20 only uninsured or underinsured motorist coverage available.

21 (i) Pedestrians.--If an insured is injured as a pedestrian
22 in a motor vehicle accident, the uninsured or underinsured
23 motorist coverage shall be the single highest limit on any one
24 vehicle for which the injured person is an insured.

25 Amend Bill, page 8, line 4, by striking out "insurers" and
26 inserting

27 insurer

28 Amend Bill, page 8, lines 12 and 13, by striking out "The
29 amendment of 75 Pa.C.S. §§ 1734, 1736, 1738, 1791 and 1792(a)"
30 and inserting

31 This act

32 Amend Bill, page 8, line 15, by striking out all of said line
33 and inserting

34 Section 3. Any change in coverage of a private passenger
35 automobile insurance policy resulting from the amendment of 75
36 Pa.C.S. § 1702 shall not impact the validity of any waiver,
37 selection of benefits or amount of benefits in that policy
38 beyond the coverage amounts as a result of the amendment of 75
39 Pa.C.S. § 1702, nor require that new forms be signed by the
40 insured named in the policy.

41 Section 4. This act shall apply to policies issued or
42 renewed on or after 180 days after the effective date of this

1 section. Nothing in this act shall be construed to alter the
2 election of tort options in a policy issued or renewed on or
3 after one year after the effective date of this section.
4 Section 5. This act shall take effect in 180 days.