

FIRST REGULAR SESSION

SENATE BILL NO. 486

92ND GENERAL ASSEMBLY

INTRODUCED BY SENATOR DOLAN.

Read 1st time February 13, 2003, and 1,000 copies ordered printed.

1644S.011

TERRY L. SPIELER, Secretary.

AN ACT

To repeal section 379.201, RSMo, and to enact in lieu thereof one new section relating to automobile insurance coverage of loaned vehicles.

Be it enacted by the General Assembly of the State of Missouri, as follows:

Section A. Section 379.201, RSMo, is repealed and one new section enacted in lieu thereof, to be known as section 379.201, to read as follows:

379.201. Every motor vehicle liability insurance policy, **every motor vehicle principal damage insurance policy, every motor vehicle uninsured and underinsured motorist insurance policy and every motor vehicle insurance policy covering death or bodily injury** insuring a motor vehicle licensed in this state [must extend its liability coverage to include] **or the occupants of the motor vehicle or both shall extend its coverage to include** any other motor vehicle operated by the insured individual **and such vehicle's occupants** if the other motor vehicle is loaned, with or without consideration **or compensation**, to the insured individual for demonstration purposes or as a replacement vehicle while the insured's vehicle is out of use because of breakdown, repair, or servicing and if the other motor vehicle is loaned by a person, firm, or corporation engaged in the business of selling, repairing, or servicing motor vehicles; **provided that, coverage shall extend to such loaned or demonstration vehicle only to the extent of the coverage provided, if any, to the automobile being repaired or serviced.** Such [extension of liability coverage must] **extensions of liability, principal damage, uninsured and underinsured motorist and**

EXPLANATION—Matter enclosed in bold-faced brackets [thus] in this bill is not enacted and is intended to be omitted in the law.

death or bodily injury coverages shall be primary and shall include coverage for damage to the loaned vehicle.

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