
SUBSTITUTE HOUSE BILL 1733

State of Washington

55th Legislature

1997 Regular Session

By House Committee on Financial Institutions & Insurance (originally sponsored by Representatives Zellinsky, L. Thomas, Benson, DeBolt, Dyer and Pennington)

Read first time 03/03/97.

1 AN ACT Relating to personal injury protection automobile insurance;
2 and amending RCW 48.22.090.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 **Sec. 1.** RCW 48.22.090 and 1993 c 242 s 3 are each amended to read
5 as follows:

6 (1) Personal injury protection coverage need not be provided for
7 vendor's single interest policies, general liability policies, or other
8 policies, commonly known as umbrella policies, that apply only as
9 excess to the automobile liability policy directly applicable to the
10 insured motor vehicle.

11 (2) Personal injury protection coverage need not be provided to or
12 on behalf of:

13 (a) A person who intentionally causes injury to himself or herself;

14 (b) A person who is injured while participating in a prearranged or
15 organized racing or speed contest or in practice or preparation for
16 such a contest;

17 (c) A person whose bodily injury is due to war, whether or not
18 declared, or to an act or condition incident to such circumstances;

1 (d) A person whose bodily injury results from the radioactive,
2 toxic, explosive, or other hazardous properties of nuclear material;

3 (e) The named insured or a relative while occupying a motor vehicle
4 owned by the named insured or furnished for the named insured's regular
5 use, if such motor vehicle is not described on the declaration page of
6 the policy under which a claim is made;

7 (f) A relative while occupying a motor vehicle owned by the
8 relative or furnished for the relative's regular use, if such motor
9 vehicle is not described on the declaration page of the policy under
10 which a claim is made; or

11 (g) An insured whose bodily injury results or arises from the
12 insured's use of an automobile in the commission of a felony.

13 (3) For policies that are new or renewed after the effective date
14 of this act, when an insured has personal injury protection coverage on
15 more than one vehicle, and coverage applies to an accident not
16 involving any of the insured's vehicles, only one of the insured's
17 personal injury protection coverages applies. If there are different
18 limits of coverage, the policy with the highest limit applies. This
19 does not preclude personal injury protection policies of others from
20 applying, and does not preclude other types of policies from applying.
21 The insurer shall notify persons that enter into new or renew personal
22 injury protection coverage on multiple vehicles through the insurer
23 that coverage is limited as provided under this subsection.

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