

6481

Sponsor(s): Senators Prentice and Winsley

Brief Description: Regulating insurance for rental vehicles.

**SB 6481 - DIGEST**

(SUBSTITUTED FOR - SEE 1ST SUB)

Declares that a limited license authorizes a rental company to offer and sell the following kinds of insurance in connection with the rental of vehicles: (1) Personal accident insurance covering the risks of travel, including but not limited to accident and health insurance that provides coverage to renters and other occupants of the rental vehicle for accidental death or dismemberment and reimbursement for medical expenses resulting from an accident that occurs during the rental period;

(2) Liability insurance that provides coverage to renters and other authorized drivers of the rental vehicle for liability arising from the operation of the rental vehicle. Liability insurance includes uninsured and underinsured motorist coverage, insofar as required by state law or rule;

(3) Personal effects insurance that provides coverage to renters and other vehicle occupants for loss of and damage to personal effects during the rental period; and

(4) Roadside assistance and emergency sickness insurance.

Provides that, if a rental company issued a limited license offers or sells insurance not authorized by this act, or violates any provision of this act, the commissioner may, after notice and hearing, revoke or suspend the limited license or may impose such other penalties as the commissioner prescribes, including but not limited to suspension of transaction of insurance at specific rental locations where violations have occurred.