
Business & Financial Services Committee

HB 1804

Brief Description: Addressing financial responsibility insurance requirements with respect to motorcycles, motor-driven cycles, and mopeds.

Sponsors: Representatives Kirby and Ormsby.

Brief Summary of Bill

- Requires all motorcycle operators, over the age of 18, to obtain a motor vehicle liability policy or the allowed equivalent according to the terms required by current law, unless the operator wears a helmet.

Hearing Date: 2/14/17

Staff: Robbi Kesler (786-7153).

Background:

Insurance Requirement

No person may operate a motor vehicle required to be registered in the state unless the person is insured under a motor vehicle liability policy, self-insured, covered by a certificate of deposit, or covered by a liability bond.

A motor vehicle liability policy or bond must be issued by an insurance or surety company authorized to do business in the state. The policy or bond must provide a minimum coverage level of \$25,000 for bodily injury or death of a single person in any one accident, \$50,000 for bodily injury or death of two or more people in any one accident, and \$10,000 for injury to or destruction of property of others in any one accident.

In lieu of the liability insurance or bond a person may be self-insured or be covered by a certificate of deposit. To be self-insured a person must have more than 25 vehicles registered in that person's name and the Department of Licensing (DOL) must find that the person possesses the ability to pay a judgment obtained against him or her. To be covered by a certificate of

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deposit the DOL will issue a certificate of deposit to the person named once that person has deposited \$60,000 in cash or securities that may legally be purchased by savings banks or for trust funds for a market value of \$60,000.

Proof of insurance or the equivalent for motor vehicle operation must be provided at the request of a law enforcement officer. When asked to do so by a law enforcement officer, failure to display this proof for motor vehicle operation is a traffic infraction.

The insurance requirement does not apply to drivers of motorcycles, motor-driven cycles, or mopeds.

Helmet Requirement

All persons riding a motorcycle, motor-driven cycle, or moped in Washington state are required to wear a motorcycle helmet.

Summary of Bill:

Persons over the age of 18 operating a motorcycle, motor-driven cycle, or moped in Washington are not required to wear a helmet if the operator is covered under a motor vehicle liability policy, self-insured, or covered by a certificate of deposit or liability bond according to the terms required for each under current law.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: The bill takes effect 90 days after adjournment of the session in which the bill is passed.