

SENATE BILL 7

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2002 Regular Session
2lr0558

(PRE-FILED)

By: **Senator Conway**

Requested: September 28, 2001

Introduced and read first time: January 9, 2002

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Motor Vehicle Insurance - Collision Coverage**

3 FOR the purpose of prohibiting certain insurers from excluding from collision
4 coverage offered by the insurers coverage for accidental property damage to the
5 insured motor vehicle caused by physical contact of the insured motor vehicle
6 with a bird, deer, or other animal.

7 BY repealing and reenacting, with amendments,
8 Article - Insurance
9 Section 19-512(a)
10 Annotated Code of Maryland
11 (1997 Volume and 2001 Supplement)

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
13 MARYLAND, That the Laws of Maryland read as follows:

14 **Article - Insurance**

15 19-512.

16 (a) (1) Each insurer that issues, sells, or delivers a motor vehicle insurance
17 policy in the State shall offer collision coverage for damage to insured motor vehicles
18 subject to deductibles of \$50 to \$250 in \$50 increments.

19 (2) Collision coverage shall provide insurance, without regard to fault,
20 against accidental property damage to the insured motor vehicle caused by physical
21 contact of the insured motor vehicle with another motor vehicle or other object or by
22 upset of the insured motor vehicle, if the motor vehicle accident occurs in a state,
23 Canada, or Mexico.

24 (3) AN INSURER MAY NOT EXCLUDE FROM COLLISION COVERAGE
25 OFFERED BY THE INSURER UNDER THIS SUBSECTION COVERAGE FOR ACCIDENTAL
26 PROPERTY DAMAGE TO THE INSURED MOTOR VEHICLE CAUSED BY PHYSICAL
27 CONTACT OF THE INSURED MOTOR VEHICLE WITH A BIRD, DEER, OR OTHER ANIMAL.

1 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
2 October 1, 2002.