



Maryland Association for Justice, Inc.

2020 Position Paper

HB 144

Insurance – Uninsured or Enhanced Underinsured Motorist Coverage – Property Damage

FAVORABLE

The Maryland Association for Justice (MAJ) is an organization of trial lawyers. Our members represent the victims injured in car accidents, caused by the negligence of at-fault drivers. To make such a claim, the person injured must show that the other driver was negligent and that he or she was not contributorily negligent.

HB 144 clarifies that uninsured motorist (UM) coverage or enhanced underinsured motorist (EUIM) coverage in a motor vehicle insurance policy must (1) entitle the insured to recover from the owner or operator of an uninsured motor vehicle because of property damage (including the loss of use of the insured vehicle) and (2) at least equal the minimum security required for all motor vehicles for bodily injury and property damage (including the loss of use of the insured vehicle).

MAJ believes this clarification benefits victims of car accidents and victims of property damage to their vehicles. The last thing insured victims of car accidents should be worried about is being properly compensated for a replacement/rental vehicle. Further immobilizing victims after accidents creates scenarios where victims cannot travel to work to earn wages.

**The Maryland Association for Justice respectfully urges a
Favorable Report on HB 144**