

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

An Act To Increase the Minimum Medical Payments Coverage in Automobile Insurance

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 29-A MRSA §1605, sub-§1, ¶C, as amended by PL 1997, c. 176, §5 and affected by §8, is further amended to read:

C. Be in the amount or limit of at least:

(1) For damage to property, \$25,000;

(2) For injury to or death of any one person, \$50,000;

(3) For one accident resulting in injury to or death of more than one person, \$100,000; and

(4) For medical payments pursuant to section 1605-A, ~~\$1,000~~\$5,000.

Sec. 2. 29-A MRSA §1605-A, as amended by PL 1997, c. 776, §40, is further amended to read:

§ 1605-A. Medical payments

A motor vehicle liability policy issued for a motor vehicle registered or principally garaged in this State must provide coverage in an amount equal to or greater than ~~\$1,000~~\$5,000 per person for medical costs incurred as a result of injuries sustained in an accident involving the insured vehicle by the driver and passengers in that vehicle. The coverage required by this section only applies to medical costs incurred during one year following the date the injuries are sustained. This section does not apply to a policy insuring more than 4 motor vehicles, nor to any policy covering a garage, automobile sales agency, repair shop, service station or public parking place.

SUMMARY

This bill raises the minimum amount of insurance coverage required for medical payments for automobile liability insurance from \$1,000 to \$5,000.