

SENATE BILL NO. 366

Introduced: 02/05/83

Referred to Committee on Judiciary: 02/05/83

Hearing: 2/10/83

Died in Committee.

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INTRODUCED BY Sen. Norman Sen. Brown  
 A BILL FOR AN ACT ENTITLED: "AN ACT REQUIRING AN OWNER OF  
 MORE THAN ONE MOTOR VEHICLE TO CARRY UNINSURED MOTORIST  
 COVERAGE ON EACH MOTOR VEHICLE OWNED AND OCCUPIED BEFORE  
 BEING ELIGIBLE FOR UNINSURED MOTORIST BENEFITS ARISING OUT  
 OF ACCIDENTS INVOLVING SUCH MOTOR VEHICLES; AMENDING SECTION  
 33-23-203, MCA."

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

Section 1. Section 33-23-203, MCA, is amended to read:

"33-23-203. Limitation of liability under motor vehicle liability policy. (1) Unless a motor vehicle liability policy specifically provides otherwise, the limits of insurance coverage available under any such policy, including the limits of liability under uninsured motorist coverage, shall be determined as follows, regardless of the number of vehicles insured under the policy:

(a) the limit of insurance coverage available for any one accident shall be the limit specified for the vehicle involved in the accident;

(b) if no vehicle insured under the policy is involved in the accident, the limit of insurance coverage available for any one accident shall be the highest limit of coverage

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specified for any one vehicle insured under the policy; and

(c) the limits of coverage specified for each vehicle insured under the policy shall not be added together to determine the limit of insurance coverage available under the policy for any one accident.

(2) A motor vehicle liability policy may also provide for other reasonable limitations, exclusions, or reductions of coverage which are designed to:

(a) prevent duplicate payments for the same element of loss; or

(b) exclude from coverage benefits for the named insured and members of his family who reside in his household if, at the time of an accident, such a person:

(i) occupies an uninsured motor vehicle that is owned by the named insured or by a member of his immediate family who resides in his household; or

(ii) is a pedestrian struck by an uninsured motor vehicle that is owned by the named insured or by a member of his immediate family who resides in his household."

-End-