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Chapter No. 507
13/HR07/R1280SG
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HOUSE BILL NO. 545

Originated in House



Clerk

HOUSE BILL NO. 545

AN ACT TO AMEND SECTION 83-11-102, MISSISSIPPI CODE OF 1972, TO REVISE THE MINIMUM NUMBER OF VEHICLES THAT MUST BE COVERED FOR AN INSURED IN AN AUTOMOBILE LIABILITY POLICY TO PURCHASE SINGLE-LIMIT, NONSTACKING UNINSURED MOTORIST INSURANCE COVERAGE COVERING ALL VEHICLES LISTED IN THE POLICY; AND FOR RELATED PURPOSES.

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

SECTION 1. Section 83-11-102, Mississippi Code of 1972, is amended as follows:

83-11-102. (1) An insured in an automobile liability policy that covers * * * four (4) or more vehicles may elect to purchase, and an insurer may offer, single-limit, nonstacking uninsured motorist insurance coverage covering all vehicles listed in the policy for a single amount of uninsured motorist coverage. The single uninsured motorist coverage limit must be in an amount of no less than the liability limits required under the Mississippi Motor Vehicle Safety Responsibility Law for * * * four (4) vehicles combined. No matter how many vehicles are listed in or covered by the policy, the policy shall provide only one (1)

single limit of uninsured motorist coverage to an injured person, or for property damage, or both, for any one (1) accident. The single limit of uninsured motorist coverage provided by the single-limit, nonstacking uninsured motorist insurance coverage may, where appropriate, be aggregated with or stacked with uninsured motorist insurance coverage available from other policies.

(2) In the course of the sale or issuance of single-limit, nonstacking uninsured motorist insurance coverage, insurers shall inform the named insured or applicant, on a form approved by the Department of Insurance, of the limitation on stacking imposed and that such coverage is an alternative to coverage without such limitation, and such form shall be signed by or on behalf of the named insured or applicant. If this form is signed by or on behalf of a named insured or applicant, it is binding upon all persons insured by the uninsured motorist coverage and it shall be presumed that there was an informed, knowing acceptance of such limitation. When the named insured or applicant has initially accepted such limitation on stacking, such acceptance shall apply to any policy from the same insurer, including sister insurers in the same holding company, which renews the coverage, extends the coverage or changes covered vehicles unless and until the named insured requests in writing a change to stackable uninsured motorist coverage. Endorsements to the coverage language that do not change the uninsured motorist coverage language shall not be

considered a new policy for purposes of determining whether a new acceptance form is necessary.

SECTION 2. This act shall take effect and be in force from and after July 1, 2013.

PASSED BY THE HOUSE OF REPRESENTATIVES
March 27, 2013



SPEAKER OF THE HOUSE OF REPRESENTATIVES

PASSED BY THE SENATE
April 2, 2013



PRESIDENT OF THE SENATE

APPROVED BY THE GOVERNOR



GOVERNOR

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