

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 Mandatory Minimum Insurance Requirements for Vehicles for Hire**

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

**Sec. 1. 29-A MRSA §1611, sub-§2, ¶A,** as affected by PL 1995, c. 65, Pt. A, §153 and amended by Pt. B, §18 and affected by Pt. C, §15, is further amended to read:

A. Except as provided in paragraph E, there is a ~~\$350,000~~\$500,000 combined single limit for rental vehicles, emergency vehicles and for-hire transportation vehicles for transporting freight or merchandise but not passengers in intrastate-exempt service or service exempted by the Interstate Commerce Commission.

**Sec. 2. 29-A MRSA §1611, sub-§2, ¶B,** as amended by PL 2007, c. 703, §23, is further amended to read:

B. For vehicles used exclusively to transport passengers for hire between points within the State, including motor vehicles under contract with the State, a municipality or a school district for the transportation of students, but not vehicles defined as school buses in section 2301, subsection 5, there is a combined single limit of:

(1) ~~One hundred twenty-five~~Five hundred thousand dollars, ~~or split limits consisting of \$50,000 per person and \$100,000 per occurrence for bodily injury liability, and \$25,000 for property damage liability~~ for vehicles that are designed to carry no more than 3 passengers behind the driver's seat;

(2) ~~Three hundred thousand~~One million dollars for vehicles that are designed to carry 4 to 7 passengers behind the driver's seat, including those vehicles under contract with the State, a municipality or a school district for the transportation of students;

(3) ~~Seven hundred fifty~~One million five hundred thousand dollars for vehicles that are designed to carry 8 to 15 passengers behind the driver's seat;

(4) ~~One~~Three million ~~five hundred thousand~~ dollars for vehicles that are designed to carry 16 to 30 passengers behind the driver's seat;

(5) ~~Two~~Five million dollars for vehicles that are designed to carry 31 or more passengers behind the driver's seat; and

(6) Four hundred thousand dollars for vehicles registered to a transit district as defined in Title 30-A, section 3501.

**Sec. 3. 29-A MRSA §1611, sub-§2, ¶E,** as affected by PL 1995, c. 65, Pt. A, §153 and enacted by Pt. B, §20 and affected by Pt. C, §15, is amended to read:

E. For rental trucks with a registered gross weight of 26,000 pounds or less, rented or leased for fewer than 30 days:

(1) There is a combined single limit of ~~\$125,000;~~ or \$500,000.

(2) ~~There is a split limit of \$50,000 per person or \$100,000 per occurrence for bodily injury liability and \$25,000 for property damage liability.~~

### SUMMARY

This bill increases the required minimum insurance coverage for vehicles for hire, including emergency vehicles and rental vehicles.