HOUSE No. 855

The Commonwealth of Massachusetts

PRESENTED BY:

Garrett J. Bradley

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act to correct uninsured motorist coverage anomaly for listed operators.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
Garrett J. Bradley	3rd Plymouth	1/18/2013
Eugene L. O'Flaherty	2nd Suffolk	
Claire D. Cronin	11th Plymouth	

HOUSE No. 855

By Mr. Bradley of Hingham, a petition (accompanied by bill, House, No. 855) of Garrett J. Bradley, Eugene L. O'Flaherty and Claire D. Cronin relative to uninsured motor vehicle operator insurance coverage. Financial Services.

The Commonwealth of Alassachusetts

In the Year Two Thousand Thirteen

An Act to correct uninsured motorist coverage anomaly for listed operators.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

Section 113 of Chapter 175 of the General Laws is hereby amended by striking the second and third sentences in paragraph 5 and inserting in place thereof the following:

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An insured who is not a named insured on any policy providing uninsured motorist coverage may recover only from the policy of a resident relative or of anyone living in his or her household upon whose policy he or she is listed as a regular operator providing the highest limits of such coverage whether or not such vehicle was involved in the accident; provided, however, if there are two or more such policies which provide such coverage at the same limits a pro rata contribution will be made. Any injured occupants who are not named insureds on a policy and who are not insured on a resident relative's policy or are not listed as a regular operator on a policy of someone living in his or her household may obtain underinsured motorist coverage from the named insured's policy covering the vehicle they occupy when injured.