

1 AN ACT relating to motor vehicle insurance.

2 ***Be it enacted by the General Assembly of the Commonwealth of Kentucky:***

3 ➔Section 1. KRS 304.39-110 is amended to read as follows:

4 (1) The requirement of security for payment of tort liabilities is fulfilled by providing:

5 (a) Either:

- 6 1. Split limits liability coverage of not less than ***fifty thousand dollars***  
7 ***(\$50,000)***~~[twenty five thousand dollars (\$25,000)]~~ for all damages  
8 arising out of bodily injury sustained by any one (1) person, and not less  
9 than ***one hundred thousand dollars (\$100,000)***~~[fifty thousand dollars~~  
10 ~~(\$50,000)]~~ for all damages arising out of bodily injury sustained by all  
11 persons injured as a result of any one (1) accident, plus liability coverage  
12 of not less than ***fifty thousand dollars (\$50,000)***~~[twenty five thousand~~  
13 ~~dollars (\$25,000)]~~ for all damages arising out of damage to or  
14 destruction of property, including the loss of use thereof, as a result of  
15 any one (1) accident arising out of ownership, maintenance, use,  
16 loading, or unloading, of the secured vehicle; or
- 17 2. Single limits liability coverage of not less than ***one hundred twenty***  
18 ***thousand dollars (\$120,000)***~~[sixty thousand dollars (\$60,000)]~~ for all  
19 damages whether arising out of bodily injury or damage to property as a  
20 result of any one (1) accident arising out of ownership, maintenance,  
21 use, loading, or unloading, of the secured vehicle;

22 (b) That the liability coverages apply to accidents during the contract period in a  
23 territorial area not less than the United States of America, its territories and  
24 possessions, and Canada; and

25 (c) Basic reparation benefits as defined in KRS 304.39-020(2).

26 (2) Subject to the provisions on approval of terms and forms, the requirement of  
27 security for payment of tort liabilities may be met by a contract the coverage of

1           which is secondary or excess to other applicable valid and collectible liability  
2           insurance. To the extent the secondary or excess coverage applies to liability within  
3           the minimum security required by this subtitle it must be subject to conditions  
4           consistent with the system of required liability insurance established by this subtitle.  
5       (3) Security for a motorcycle is fulfilled by providing only the coverages set forth in  
6           subsections (1)(a) and (b) of this section.