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KENTUCKY GENERAL ASSEMBLY AMENDMENT FORM  
2026 REGULAR SESSION

Amend printed copy of **HB 627/SCS 1**

On page 13, after line 12, insert the following:

"➔Section 7. KRS 304.39-110 is amended to read as follows:

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

(a) ~~Either:~~ 1. ~~Split limits~~ Until January 1, 2027, liability coverage is provided of not less than twenty-five thousand dollars (\$25,000) for all damages arising out of bodily injury sustained by any one (1) person, and not less than fifty thousand dollars (\$50,000) for all damages arising out of bodily injury sustained by all persons injured as a result of any one (1) accident, plus liability coverage of not less than twenty-five thousand dollars (\$25,000) for all damages arising out of damage to or destruction of property, including the loss of use thereof, as a result of any one (1) accident arising out of ownership, maintenance, use, loading, or unloading, of the secured vehicle;~~or~~

2. The limits required under subparagraph 1. of this paragraph shall increase annually on January 1, 2027, and each January 1 thereafter, by the following amounts until the limits listed in subparagraph 3. of this paragraph are achieved:

a. Five thousand dollars (\$5,000) for all damages arising out of bodily

Amendment No. SFA

Rep. Sen. Brandon J. Storm

Committee Amendment

Signed: \_\_\_\_\_

Floor Amendment

LRC Drafter: \_\_\_\_\_

Adopted: \_\_\_\_\_

Date: \_\_\_\_\_

Rejected: \_\_\_\_\_

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*injury sustained by any one (1) person;*

*b. Ten thousand dollars (\$10,000) for all damages arising out of bodily injury sustained by all persons injured as a result of any one (1) accident; and*

*c. Five thousand dollars (\$5,000) for all damages arising out of damage to or destruction of property; and*

*3. On and after January 1, 2031, liability coverage is provided of not less than fifty thousand dollars (\$50,000) for all damages arising out of bodily injury sustained by any one (1) person, and not less than one hundred thousand dollars (\$100,000) for all damages arising out of bodily injury sustained by all persons injured as a result of any one (1) accident, plus liability coverage of not less than fifty thousand dollars (\$50,000) for all damages arising out of damage to or destruction of property, including the loss of use thereof, as a result of any one (1) accident arising out of ownership, maintenance, use, loading, or unloading, of the secured vehicle* [~~Single limits liability coverage of not less than sixty thousand dollars (\$60,000) for all damages whether arising out of bodily injury or damage to property as a result of any one (1) accident arising out of ownership, maintenance, use, loading, or unloading, of the secured vehicle~~];

(b) *By providing* that the liability coverages *referenced in paragraph (a) of this subsection* apply to accidents during the contract period in a territorial area not less than the United States of America, its territories and possessions, and Canada; and

(c) Basic reparation benefits, as defined in KRS 304.39-020(2), *is provided*.

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

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secondary or excess to other applicable valid and collectible liability insurance.

(b) To the extent the secondary or excess coverage applies to liability within the minimum security required by this subtitle, the coverage~~##~~ must be subject to conditions consistent with the system of required liability insurance established by this subtitle.

(3) Security for a motorcycle is fulfilled by providing only the coverages set forth in subsections (1)(a) and (b) of this section."; and

Renumber subsequent section accordingly.