

2023 -- S 1106

LC003192

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2023

A N A C T

RELATING TO INSURANCE -- LIABILITY INSURANCE -- RENTAL VEHICLE  
COVERAGE

Introduced By: Senator Hanna M. Gallo

Date Introduced: June 08, 2023

Referred To: Senate Judiciary

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-7-6 of the General Laws in Chapter 27-7 entitled "Liability  
2 Insurance" is hereby amended to read as follows:

3 **27-7-6. Rental vehicle coverage.**

4 (a) For liability assumed under a written contract, coverage shall be provided under the  
5 property damage liability section of an insured's private passenger automobile insurance policy.  
6 Property damage coverage shall extend to a rented motor vehicle, under ten thousand pounds  
7 (10,000 lbs.), without regard to negligence for a period not to exceed sixty (60) consecutive days.

8 (b) Coverage pursuant to subsection (a) shall apply to all collision and comprehensive type  
9 losses.

10 (c) Whenever liability is accepted by an insurance company involving an accident that  
11 results in their insured's causing a total loss of the other party's vehicle, the at-fault carrier shall  
12 extend coverage for a rental vehicle for not less than an additional seven (7) days after the aggrieved  
13 party receives the total loss property damage check.

14 SECTION 2. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO INSURANCE -- LIABILITY INSURANCE -- RENTAL VEHICLE  
COVERAGE

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1           This act would provide that whenever liability is accepted by an insurance company  
2 involving an accident that results in their insured's causing a total loss of the other party's vehicle,  
3 the at-fault carrier shall extend coverage for a rental vehicle for not less than an additional seven  
4 (7) days after the aggrieved party receives the total loss property damage check.

5           This act would take effect upon passage.

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