

Motor Vehicle Liability Policy Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Stephanie Pitcher

House Sponsor:

LONG TITLE

General Description:

This bill includes heirs in injury or death liability coverage for a motor vehicle accident.

Highlighted Provisions:

This bill:

- changes insurer's minimum liability to include amounts for heirs along with the injured individual for motor vehicle accidents; and
- makes technical changes.

Money Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

AMENDS:

31A-22-304, as last amended by Laws of Utah 2023, Chapter 51

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **31A-22-304** is amended to read:

31A-22-304 . Motor vehicle liability policy minimum limits.

(1) A policy issued or renewed on or before December 31, 2024, containing motor vehicle liability coverage may not limit the insurer's liability under that coverage below the following:

(a)(i) \$25,000 because of liability for bodily injury to or death of one [person] individual, arising out of the use of a motor vehicle in any one accident;

(ii) subject to the limit for one [person] individual in Subsection (1)(a)(i), in the amount of \$65,000 because of liability for bodily injury to or death of two or more [persons] individuals arising out of the use of a motor vehicle in any one accident; and

- (iii) in the amount of \$15,000 because of liability for injury to, or destruction of, property of others arising out of the use of a motor vehicle in any one accident; or
- (b) \$80,000 in any one accident whether arising from bodily injury to or the death of others, or from destruction of, or damage to, the property of others.

) Subject to Subsection (3), a policy issued or renewed on or after January 1, 2025, containing motor vehicle liability coverage may not limit the insurer's liability under that coverage below the following:

- (a)(i) \$30,000 because of liability for bodily injury to [or death of one person,] one individual or to each heir as described in Section 78B-3-105 for the death of one individual, arising out of the use of a motor vehicle in [any one] an accident;
- (ii) subject to the limit for one [person] individual in Subsection (2)(a)(i), in the amount of \$65,000 because of liability for bodily injury to or death of two or more [persons] individuals arising out of the use of a motor vehicle in [any one] an accident; and
- (iii) in the amount of \$25,000 because of liability for injury to, or destruction of, property of others arising out of the use of a motor vehicle in [any one] an accident; or

(b) \$90,000 in [any one] an accident whether arising from bodily injury to or the death of others, or from destruction of, or damage to, the property of others.

) Notwithstanding Subsection (2), for a policy for a self-insured, private rental fleet, the policy containing motor vehicle liability coverage may not limit the insurer's liability under that coverage below the following:

- (a)(i) \$25,000 because of liability for bodily injury to [or death of one person] one individual or to each heir as described in Section 78B-3-105 for the death of one individual, arising out of the use of a motor vehicle in [any one] an accident;
- (ii) subject to the limit for one [person] individual in Subsection (3)(a)(i), in the amount of \$65,000 because of liability for bodily injury to or death of two or more [persons] individuals arising out of the use of a motor vehicle in [any one] an accident; and
- (iii) in the amount of \$15,000 because of liability for injury to, or destruction of, property of others arising out of the use of a motor vehicle in [any one] an accident; or

(b) \$80,000 in [any one] an accident whether arising from bodily injury to or the death of others, or from destruction of, or damage to, the property of others.

65 **Section 2. Effective Date.**

66 This bill takes effect on May 6, 2026.