

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.

(2) 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.

(3) 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.