

Effective 5/3/2023

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, arising out of the use of a motor vehicle in any one accident;
 - (ii) subject to the limit for one person 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 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, arising out of the use of a motor vehicle in any one accident;
 - (ii) subject to the limit for one person 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 arising out of the use of a motor vehicle in any one 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 accident; or
 - (b) \$90,000 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.
- (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, arising out of the use of a motor vehicle in any one accident;
 - (ii) subject to the limit for one person 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 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.

Amended by Chapter 51, 2023 General Session