

ASSEMBLY, No. 211

STATE OF NEW JERSEY

214th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2010 SESSION

Sponsored by:

Assemblywoman JOAN M. QUIGLEY

District 32 (Bergen and Hudson)

Assemblywoman PAMELA R. LAMPITT

District 6 (Camden)

Assemblyman PAUL D. MORIARTY

District 4 (Camden and Gloucester)

Assemblyman RUBEN J. RAMOS, JR.

District 33 (Hudson)

Co-Sponsored by:

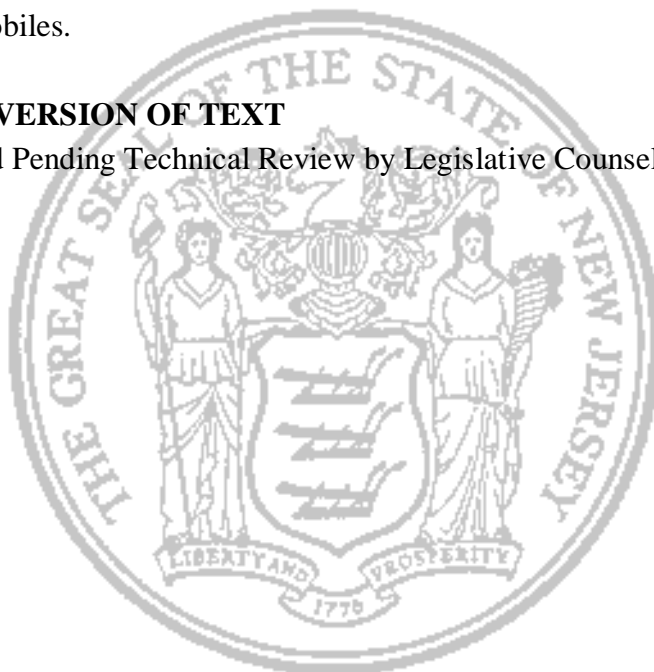
Assemblyman Prieto, Assemblywoman Rodriguez and Assemblyman Wisniewski

SYNOPSIS

Requires insurers to inform insureds whether certain coverages extend to rental automobiles.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel



A211 QUIGLEY, LAMPITT

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1 AN ACT requiring automobile insurers to provide certain notices to
2 insureds concerning certain rental automobiles.

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4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

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7 1. As used in this act:

8 "Automobile" means an automobile as defined in section 2 of
9 P.L.1972, c.70 (C.39:6A-2).

10 Buyer's guide means the guide required pursuant to section 17 of
11 P.L.1983, c.362 (C.39:6A-23).

12 "Commissioner" means the Commissioner of Banking and
13 Insurance.

14 "Coverage selection form" means the form required pursuant to
15 section 17 of P.L.1983, c.362 (C.39:6A-23).

16 "Insurance identification card" means the identification card
17 required pursuant to R.S.39:3-29.

18 "Rental automobile" means an automobile rented pursuant to a
19 rental agreement by a person insured under a private passenger
20 automobile insurance policy.

21 "Rental agreement" means any written agreement setting forth
22 the terms and conditions governing the use of a rental automobile
23 leased for a short term, as that term is determined by the
24 commissioner by regulation.

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26 2. The coverage selection form, buyer's guide and insurance
27 identification card shall contain a statement, clearly readable and in
28 bold type, in a form approved by the commissioner, stating the
29 circumstances under which the policy coverages and benefit limits
30 selected by the insured are extended under the policy to a rental
31 automobile.

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33 3. The commissioner shall promulgate rules and regulations,
34 pursuant to the "Administrative Procedure Act, P.L.1968, c.410
35 (C.52:14B-1 et seq.) necessary to effectuate the provisions of this
36 act.

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38 4. This act shall take effect on the 180th day following
39 enactment.

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STATEMENT

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44 This bill requires private passenger automobile insurers to
45 include in the coverage selection form, buyer's guide, and insurance
46 identification card, a statement of the circumstances under which
47 the policy coverages and benefit limits selected by an insured are
48 extended under the policy to a rental automobile. The bill provides

A211 QUIGLEY, LAMPITT

3

- 1 that the statement shall be clearly readable, in bold type, and in a
- 2 form approved by the Commissioner of Banking and Insurance.