

# HOUSE BILL No. 4932

July 2, 2003, Introduced by Reps. Howell, LaSata, Julian, Lipsey and Adamini and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
by amending section 3009 (MCL 500.3009), as amended by 1988 PA  
43.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1       Sec. 3009. (1) An automobile liability or motor vehicle  
2 liability policy insuring against loss resulting from liability  
3 imposed by law for property damage, bodily injury, or death  
4 suffered by any person arising out of the ownership, maintenance,  
5 or use of a motor vehicle shall not be delivered or issued for  
6 delivery in this state with respect to any motor vehicle  
7 registered or principally garaged in this state unless the  
8 liability coverage is subject to a limit, exclusive of interest  
9 and costs, of not less than ~~-\$20,000.00-~~ **\$75,000.00** because of  
10 bodily injury to or death of 1 person in any 1 accident, and

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1 subject to that limit for 1 person, to a limit of not less than  
2 ~~-\$40,000.00-~~ **\$150,000.00** because of bodily injury to or death of  
3 2 or more persons in any 1 accident, and to a limit of not less  
4 than \$10,000.00 because of injury to or destruction of property  
5 of others in any accident.

6 (2) If authorized by the insured, automobile liability or  
7 motor vehicle liability coverage may be excluded when a vehicle  
8 is operated by a named person. ~~Such~~ **This** exclusion ~~shall~~ **is**  
9 not ~~be~~ valid unless the following notice is on the face of the  
10 policy or the declaration page or certificate of the policy and  
11 on the certificate of insurance:

12 Warning--when a named excluded person operates a vehicle all  
13 liability coverage is void--no one is insured. Owners of the  
14 vehicle and others legally responsible for the acts of the named  
15 excluded person remain fully personally liable.

16 (3) If an insurer deletes coverages from an automobile  
17 insurance policy pursuant to section 3101, the insurer shall send  
18 documentary evidence of the deletion to the insured.

19 Enacting section 1. This amendatory act takes effect  
20 July 1, 2003.