

# FINAL BILL REPORT

## EHB 2987

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Synopsis as Enacted

**Brief Description:** Offering motorcycle or motor-driven cycle insurance.

**Sponsors:** By Representatives Roach, G. Simpson, Dunshee, Murray, Anderson, Hatfield, Cairnes, Delvin, Buck and Woods.

**House Committee on Financial Institutions & Insurance**  
**Senate Committee on Financial Services, Insurance & Housing**

**Background:**

Automobile insurance must include coverage for damages resulting from underinsured motor vehicles. An insurer must provide protection for insureds who are legally entitled to recover damages for bodily injury, death, or property damage from owners or operators of underinsured motor vehicles, hit-and-run motor vehicles, and phantom vehicles. This coverage requirement does not apply to insureds operating a motorcycle or motor-driven cycle.

**Summary:**

An insurer who elects to write underinsured motor vehicle coverage for motorcycles or motor-driven cycles must provide information to prospective insureds about underinsured motor vehicle coverage.

**Votes on Final Passage:**

House	93	0
Senate	48	0

**Effective:** June 10, 2004