

**SB 6182-S - DIGEST**

(DIGEST OF PROPOSED 1ST SUBSTITUTE)

Provides that if the covered person seeking underinsured motorist coverage under this act was the intended victim of the tort feason, the incident must be reported to the appropriate law enforcement agency and the covered person must cooperate with any related law enforcement investigation.

Declares that the purpose of this act is to protect innocent victims of uninsured and underinsured motorists. Covered persons are entitled to coverage without regard to whether an event was intentionally caused unless the insurer can demonstrate that the covered person intended to cause the damage for which uninsured and/or underinsured motorists' coverage is sought. As used in this act, and in the section of policies providing the underinsured motorist coverage described in this act, "accident" means an occurrence that is unexpected and unintended from the standpoint of the covered person.