

SB 6182 - DIGEST

(SEE ALSO PROPOSED 1ST SUB)

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.