

Senate passes insurance fairness legislation

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Bill will mean equal coverage for family members involved in auto accidents

SALEM, Ore. - The Oregon Senate on Monday passed House Bill 3086, legislation that ensures insurance coverage equity for family members involved in automobile accidents. The legislation provides that family members will receive the full coverage of the policy, eliminating family exclusions that allow only up to \$25,000.

“This bill provides fairness to families that is absent in current law,” said Senator Brad Avakian (D-Portland/Beaverton). “Family members should be guaranteed the full benefits of coverage from their automobile insurance policy.”

House Bill 3086 was written to address a situation where a family member riding in car involved in an accident would not get the full benefits of the policy due to family exclusion limits in the policy, currently set at \$25,000. However, someone in the accident not related to the person holding the policy would receive full benefits.

“This is a matter of basic fairness for people who buy car insurance,” said Senate Majority Leader Kate Brown (D-Portland). “Family members should not be treated worse than other passengers in a car accident.”

House Bill 3086 also provides that an insurer must pay for someone insured who has been in an accident with a public body up to the limits of the policy.

House Bill 3086 will now move to the Governor’s desk for his signature.

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