

1 HB187
2 164201-2
3 By Representative Hill (M)
4 RFD: Insurance
5 First Read: 05-MAR-15

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8 SYNOPSIS: This bill would provide that an automobile
9 insurance policy would cover a public safety
10 employee or critical needs employee driving to work
11 on a road closed due to inclement weather.

12
13 A BILL
14 TO BE ENTITLED
15 AN ACT
16

17 Relating to automobile insurance; to provide that
18 any policy would cover a public safety employee or other
19 critical needs employee driving to work on a road closed due
20 to inclement weather.

21 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

22 Section 1. (a) Any policy of automobile insurance,
23 including any automobile liability insurance policy, any
24 policy of insurance covering property damage to the automobile
25 of the insured, or any other coverage provided in conjunction
26 with an automobile insurance policy, shall provide coverage
27 when the insured is driving a covered automobile on a highway,

1 road, or street that has been closed due to inclement weather
2 if the insured is a public safety employee, such as a
3 policeman or fireman, or other critical needs employee driving
4 to and from work. The coverage provided shall be the same as
5 the coverage provided if the road was not closed.

6 (b) For purposes of this section, the term "critical
7 needs employee" means a person whose job is to provide
8 lifesaving services or to provide support for those providing
9 lifesaving services.

10 Section 2. This act shall apply to any insurance
11 policy issued after the effective date of this act.

12 Section 3. This act shall become effective on the
13 first day of the third month following its passage and
14 approval by the Governor, or its otherwise becoming law.