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## DIGEST

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Edwards

HB No. 9

**Abstract:** Provides for solidary liability for damages resulting from an excluded driver's operation of a vehicle when the named insured provides permission to the excluded driver to operate the vehicle.

Present law provides that an insurer and insured may agree to exclude named persons from coverage of a policy of motor vehicle liability insurance.

Proposed law provides that the named insured of a motor vehicle and the operator who has been excluded from coverage shall be solidarily liable for the damages caused by the operator's negligent or intentional acts that occur as a result of his operation of the vehicle.

Proposed law applies only when the named insured provides express permission to the excluded driver to operate the vehicle.

Proposed law limits the liability that can be attributed to the named insured to the minimum required automobile insurance as provided by R.S. 32:900, unless the named insured is the parent or tutor of the excluded driver, is vicariously liable for the acts or omissions of the excluded driver, or is responsible for the acts or omissions of the excluded driver.

Proposed law provides that the insurer shall not be liable for bodily injury, loss, or damage under any coverage of the policy if the operator was properly excluded, as set forth by the provisions of present law (R.S. 32:900(L)), and that the insurer is not obligated to provide a defense or to pay the costs of defense.

(Adds R.S. 22:1295.1)

### Summary of Amendments Adopted by House

Committee Amendments Proposed by House Committee on Civil Law and Procedure to the original bill.

1. Changed the reference from "owner" to "named insured" throughout the bill.
2. Required permission given by the named insured to the operator to be express.
3. For the purposes of providing an exception to the limitation of liability to the

mandatory minimum limits for automobile insurance, distinguished between a named insured being vicariously liable for the acts or omissions of the excluded driver and a named insured being responsible for the acts and omissions of the excluded driver.