

HOUSE BILL 28

By Hale

AN ACT to amend Tennessee Code Annotated, Title 55, Chapter 12, relative to motor vehicle liability policies.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 55, Chapter 12, Part 1, is amended by adding the following as a new section:

(a) A visually impaired owner of a motor vehicle shall not be required to obtain a commercial motor vehicle liability policy in lieu of a standard owner's policy of liability insurance if the covered motor vehicle is not used for commercial purposes.

(b) For purposes of this section:

(1) "Commercial purposes" does not include paying or otherwise employing a driver to operate a visually impaired owner's personal motor vehicle on behalf of or for the benefit of the visually impaired owner in a manner that would be considered a personal use; and

(2) "Visually impaired" means blind or partially blind.

SECTION 2. This act takes effect July 1, 2025, the public welfare requiring it, and applies to policies entered into or renewed on or after that date.