

House Bill 592

By: Representatives Golick of the 34<sup>th</sup> and Knox of the 24<sup>th</sup>

A BILL TO BE ENTITLED  
AN ACT

1 To amend Chapter 7 of Title 33 of the Official Code of Georgia Annotated, relating to kinds  
2 of insurance, so as to provide that uninsured motorist coverage applies only to automobile  
3 liability policies and motor vehicle liability policies; to specifically exclude umbrella and  
4 excess liability policies; to provide for related matters; to provide an effective date; to repeal  
5 conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Chapter 7 of Title 33 of the Official Code of Georgia Annotated, relating to kinds of  
9 insurance, is amended by revising paragraph (3) of subsection (a) of Code Section 33-7-11,  
10 relating to uninsured motorist coverage under motor vehicle liability policies, as follows:

11 "(3) The coverage required under paragraph (1) of this subsection shall not be applicable  
12 where any insured named in the policy shall reject the coverage in writing. The coverage  
13 required under paragraph (1) of this subsection shall only apply to automobile liability  
14 policies and motor vehicle liability policies and shall not apply to umbrella or excess  
15 liability policies. The coverage need not be provided in or supplemental to a renewal  
16 policy where the named insured had rejected the coverage in connection with a policy  
17 previously issued to said insured by the same insurer. The amount of coverage need not  
18 be increased in a renewal policy from the amount shown on the declarations page for  
19 coverage existing prior to July 1, 2001. The amount of coverage need not be increased  
20 from the amounts shown on the declarations page on renewal once coverage is issued."

21 **SECTION 2.**

22 This Act shall become effective upon its approval by the Governor or upon its becoming law  
23 without such approval.

- 1 **SECTION 3.**
- 2 All laws and parts of laws in conflict with this Act are repealed.