

The House Committee on Judiciary Non-civil offers the following substitute to SB 276:

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 that an uninsured motor vehicle includes a motor vehicle  
5 for which the available coverages are inadequate to cover a person's bodily injury and  
6 property damage losses and that such motor vehicle shall be considered uninsured to the full  
7 extent of the limits of the uninsured motorist coverage provided under the insured's motor  
8 vehicle insurance policy; to provide for related matters; to provide an effective date and for  
9 applicability; to repeal conflicting laws; and for other purposes.

10 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

**SECTION 1.**

11 Chapter 7 of Title 33 of the Official Code of Georgia Annotated, relating to kinds of  
12 insurance, is amended by revising paragraph (3) of subsection (a) of Code Section 33-7-11,  
13 relating to uninsured motorist coverage under motor vehicle liability policies, as follows:  
14

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



1 partial payment and the limits of the uninsured motorist coverage provided under the  
2 insured's motor vehicle insurance policy; or  
3 (v) No bond or deposit of cash or securities in lieu of bodily injury and property  
4 damage liability insurance."

5 **SECTION 3.**

6 This Act shall become effective on January 1, 2008, and shall apply to all policies issued,  
7 delivered, issued for delivery, or renewed in this state on and after such date.

8 **SECTION 4.**

9 All laws and parts of laws in conflict with this Act are repealed.