

House Bill 798

By: Representatives Dollar of the 45<sup>th</sup>, Williams of the 148<sup>th</sup>, Hugley of the 136<sup>th</sup>, and Hogan of the 179<sup>th</sup>

A BILL TO BE ENTITLED  
AN ACT

1 To amend Article 5 of Chapter 9 of Title 40 of the Official Code of Georgia Annotated,  
2 relating to assigned risk plans, "spot" insurance, and cooperation by insured, so as to provide  
3 for minimum automobile insurance requirements for rental transactions involving certain  
4 motor vehicles over a certain length; to provide for related matters; to repeal conflicting laws;  
5 and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Article 5 of Chapter 9 of Title 40 of the Official Code of Georgia Annotated, relating to  
9 assigned risk plans, "spot" insurance, and cooperation by insured, is amended by revising  
10 Code Section 40-9-102, relating to insurance for person renting U-drive-it vehicle, as  
11 follows:

12 "40-9-102.

13 (a) Any person who rents motor vehicles from a U-drive-it owner is required to provide  
14 his or her own insurance, and insurance companies authorized to issue automobile policies  
15 in this state shall be required by the Commissioner of Insurance to provide 'spot' insurance,  
16 which shall be purchased by such person before the U-drive-it owner shall be authorized  
17 to turn a motor vehicle over to such person. If a U-drive-it owner turns over any motor  
18 vehicle to any person without first ascertaining that such 'spot' insurance has been obtained,  
19 the U-drive-it owner shall not, as to that particular rental transaction, be exempted from the  
20 provisions of this chapter as provided in Code Section 40-9-4.

21 (b) Any person who rents a motor vehicle with a total length of 14 feet or more and which  
22 is not a recreational vehicle as such term is defined in Code Section 10-1-679 shall be  
23 required to obtain 'spot' insurance four times the minimum requirements set forth by  
24 subparagraph (a)(1)(A) of Code Section 33-7-11."

25

**SECTION 2.**

26 All laws and parts of laws in conflict with this Act are repealed.