

By: Representatives Chism, Bain

To: Insurance

HOUSE BILL NO. 346  
(As Passed the House)

1 AN ACT TO AMEND SECTION 63-15-3, MISSISSIPPI CODE OF 1972, TO  
2 PROVIDE THAT LIABILITY INSURANCE REQUIRED UNDER THE MISSISSIPPI  
3 MOTOR VEHICLE SAFETY-RESPONSIBILITY LAW MAY CONTAIN EXCLUSIONS AND  
4 LIMITATIONS ON COVERAGE AS LONG AS THE EXCLUSIONS AND LIMITATIONS  
5 LANGUAGE OR FORM HAS BEEN FILED WITH AND APPROVED BY THE  
6 COMMISSIONER OF INSURANCE; AND FOR RELATED PURPOSES.

7 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

8 **SECTION 1.** Section 63-15-3, Mississippi Code of 1972, is  
9 amended as follows:

10 63-15-3. The following words and phrases, when used in this  
11 chapter, shall, for the purposes of this chapter, have the  
12 meanings respectively ascribed to them in this section, except in  
13 those instances where the context clearly indicates a different  
14 meaning:

15 (a) "Highway" means the entire width between property  
16 lines of any road, street, way, thoroughfare or bridge in the  
17 State of Mississippi not privately owned or controlled, when any  
18 part thereof is open to the public for vehicular traffic and over  
19 which the state has legislative jurisdiction under its police  
20 power.



21           (b) "Judgment" means any judgment which shall have  
22 become final by expiration, without appeal, of the time within  
23 which an appeal might have been perfected, or by final affirmation  
24 on appeal, rendered by a court of competent jurisdiction of any  
25 state or of the United States, upon a cause of action arising out  
26 of the ownership, maintenance or use of any motor vehicle, for  
27 damages, including damages for care and loss of services, because  
28 of bodily injury to or death of any person, or for damages because  
29 of injury to or destruction of property, including the loss of use  
30 thereof, or upon a cause of action on an agreement of settlement  
31 for such damages.

32           (c) "Motor vehicle" means every self-propelled vehicle  
33 (other than traction engines, road rollers and graders, tractor  
34 cranes, power shovels, well drillers, implements of husbandry and  
35 electric personal assistive mobility device as defined in Section  
36 63-3-103) which is designed for use upon a highway, including  
37 trailers and semitrailers designed for use with such vehicles, and  
38 every vehicle which is propelled by electric power obtained from  
39 overhead wires but not operated upon rails.

40           For purposes of this definition, "implements of husbandry"  
41 shall not include trucks, pickup trucks, trailers and semitrailers  
42 designed for use with such trucks and pickup trucks.

43           (d) "License" means any driver's, operator's,  
44 commercial operator's, or chauffeur's license, temporary  
45 instruction permit or temporary license, or restricted license,



46 issued under the laws of the State of Mississippi pertaining to  
47 the licensing of persons to operate motor vehicles.

48 (e) "Nonresident" means every person who is not a  
49 resident of the State of Mississippi.

50 (f) "Nonresident's operating privilege" means the  
51 privilege conferred upon a nonresident by the laws of Mississippi  
52 pertaining to the operation by him of a motor vehicle, or the use  
53 of a motor vehicle owned by him, in the State of Mississippi.

54 (g) "Operator" means every person who is in actual  
55 physical control of a motor vehicle.

56 (h) "Owner" means a person who holds the legal title of  
57 a motor vehicle; in the event a motor vehicle is the subject of an  
58 agreement for the conditional sale or lease thereof with the right  
59 of purchase upon performance of the conditions stated in the  
60 agreement and with an immediate right of possession vested in the  
61 conditional vendee or lessee or in the event a mortgagor of a  
62 vehicle is entitled to possession, then such conditional vendee or  
63 lessee or mortgagor shall be deemed the owner for the purpose of  
64 this chapter.

65 (i) "Person" means every natural person, firm,  
66 copartnership, association or corporation.

67 (j) "Proof of financial responsibility" means proof of  
68 ability to respond in damages for liability, on account of  
69 accidents occurring subsequent to the effective date of said  
70 proof, arising out of the ownership, maintenance or use of a motor



71 vehicle, in the amount of Twenty-five Thousand Dollars  
72 (\$25,000.00) because of bodily injury to or death of one (1)  
73 person in any one (1) accident, and subject to said limit for one  
74 (1) person, in the amount of Fifty Thousand Dollars (\$50,000.00)  
75 because of bodily injury to or death of two (2) or more persons in  
76 any one (1) accident, and in the amount of Twenty-five Thousand  
77 Dollars (\$25,000.00) because of injury to or destruction of  
78 property of others in any one (1) accident. Liability insurance  
79 required under this paragraph (j) may contain exclusions and  
80 limitations on coverage as long as the exclusions and limitations  
81 language or form has been filed with and approved by the  
82 Commissioner of Insurance.

83 (k) "Registration" means a certificate or certificates  
84 and registration plates issued under the laws of this state  
85 pertaining to the registration of motor vehicles.

86 (l) "Department" means the Department of Public Safety  
87 of the State of Mississippi, acting directly or through its  
88 authorized officers and agents, except in such sections of this  
89 chapter in which some other state department is specifically  
90 named.

91 (m) "State" means any state, territory or possession of  
92 the United States, the District of Columbia, or any province of  
93 the Dominion of Canada.

94 **SECTION 2.** This act shall take effect and be in force from  
95 and after July 1, 2015.

