

By: Representative Watson

To: Insurance

HOUSE BILL NO. 402

1 AN ACT TO AMEND SECTION 83-11-101, MISSISSIPPI CODE OF 1972,  
2 TO MANDATE UNINSURED MOTORIST COVERAGE IN ALL AUTOMOBILE LIABILITY  
3 INSURANCE POLICIES; AND FOR RELATED PURPOSES.

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

5 **SECTION 1.** Section 83-11-101, Mississippi Code of 1972, is  
6 amended as follows:

7 83-11-101. (1) No automobile liability insurance policy or  
8 contract shall be issued or delivered after January 1, 1967,  
9 unless it contains an endorsement or provisions undertaking to pay  
10 the insured all sums which he shall be legally entitled to recover  
11 as damages for bodily injury or death from the owner or operator  
12 of an uninsured motor vehicle, within limits which shall be no  
13 less than those set forth in the Mississippi Motor Vehicle Safety  
14 Responsibility Law, as amended, under provisions approved by the  
15 Commissioner of Insurance; however, at the option of the insured,  
16 the uninsured motorist limits may be increased to limits not to  
17 exceed those provided in the policy of bodily injury liability  
18 insurance of the insured or such lesser limits as the insured



19 elects to carry over the minimum requirement set forth by this  
20 section. \* \* \*

21 (2) No automobile liability insurance policy or contract  
22 shall be issued or delivered after January 1, 1980, unless it  
23 contains an endorsement or provisions undertaking to pay the  
24 insured all sums which he shall be legally entitled to recover as  
25 damages for property damage from the owner or operator of an  
26 uninsured motor vehicle, within limits which shall be no less than  
27 those set forth in the Mississippi Motor Vehicle Safety  
28 Responsibility Law, as amended, under provisions approved by the  
29 Commissioner of Insurance; however, at the option of the insured,  
30 the uninsured motorist limits may be increased to limits not to  
31 exceed those provided in the policy of property damage liability  
32 insurance of the insured or such lesser limits as the insured  
33 elects to carry over the minimum requirement set forth by this  
34 section. \* \* \*

35 The property damage provision may provide an exclusion for  
36 the first Two Hundred Dollars (\$200.00) of such property damage;  
37 however, the uninsured motorist provision need not insure any  
38 liability for property damage, for which loss the policyholder has  
39 been compensated by insurance or otherwise.

40 \* \* \*

41 **SECTION 2.** This act shall take effect and be in force from  
42 and after July 1, 2018.

