

ENROLLED HOUSE  
BILL NO. 1021

By: Faught, Reynolds, Kern,  
Tibbs, Dank, Williams,  
Duncan, McDaniel (Randy),  
Sanders and Sullivan of the  
House

and

Newberry and Sykes of the  
Senate

An Act relating to the Compulsory Insurance Law;  
limiting recovery for damages or claims against  
insurer for liability for motor vehicle accidents in  
certain circumstances; providing exceptions;  
providing for who may assert limitation; providing  
for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified  
in the Oklahoma Statutes as Section 7-611 of Title 47, unless there  
is created a duplication in numbering, reads as follows:

A. Except as provided in subsection B of this section, in any  
civil action to recover damages arising out of an accident involving  
the operation of a motor vehicle or for any claim against the motor  
vehicle liability insurance coverage of another party, the maximum  
amount that a plaintiff or claimant may receive, if the plaintiff or  
claimant is not in compliance with the Compulsory Insurance Law,  
shall be limited to the amount of medical costs, property damage,  
and lost income and shall not include any award for pain and  
suffering.

B. The limitations provided for in subsection A of this section  
shall not apply:

1. If the plaintiff or claimant was injured by a motorist who at the time of the accident was operating or using a motor vehicle while under the influence of drugs or alcohol in violation of any provision of law relating to the illegal operation or use of a motor vehicle while under the influence of drugs or alcohol, and that motorist:

- a. was convicted of, or pled guilty or nolo contendere to, the offense, or
- b. dies as a result of the accident if it is proven by a preponderance of the evidence that the motorist was operating or using the motor vehicle while under the influence of drugs or alcohol in violation of any provision of law relating to the illegal operation or use of a motor vehicle while under the influence of drugs or alcohol;

2. If the plaintiff or claimant was a passenger in a motor vehicle involved in the accident, unless the plaintiff or claimant is an owner of the vehicle;

3. If the plaintiff or claimant was not in any motor vehicle involved in the accident;

4. To wrongful death claims;

5. If the motorist who caused the accident:

- a. intentionally caused the accident,
- b. left the scene of the accident, or
- c. at the time of the accident, was acting in furtherance of the commission of a felony;

6. If at the time of the accident the plaintiff or claimant was claimed as a dependent on the federal income tax return of one or both parents of the plaintiff or claimant and the parent or parents were not in compliance with the Compulsory Insurance Law; or

7. If at the time of the accident the plaintiff or claimant previously had been covered by an insurance policy meeting the requirements of the Compulsory Insurance Law that was terminated or

nonrenewed for failure to pay the premium, unless at least thirty (30) days prior to the accident notice of termination was sent to the last-known mailing address of the policyholder.

C. Each person who is involved in the accident which is the basis for the action or claim by the plaintiff or claimant and who is found liable for damages to the plaintiff or claimant may assert the limitation of recovery provided for in subsection A of this section, unless the provisions of subsection B of this section apply. The motor vehicle liability insurer of the person asserting the limitation of recovery also may assert the limitation.

SECTION 2. This act shall become effective November 1, 2009.

Passed the House of Representatives the 13th day of May, 2009.

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Presiding Officer of the House of  
Representatives

Passed the Senate the 14th day of May, 2009.

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Presiding Officer of the Senate