

STATE OF OKLAHOMA

2nd Session of the 59th Legislature (2024)

HOUSE BILL 3632

By: McDugle

AS INTRODUCED

An Act relating to Motor Vehicle Insurance; creating the Uninsured Motor Vehicle Non-Payout Policy Act; defining uninsured motor vehicle; prohibiting certain insurance claims by uninsured motor vehicle owners and operators; clarifying eligibility for claims; 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 3636.1 of Title 36, unless there is created a duplication in numbering, reads as follows:

A. This act shall be known and may be cited as the "Uninsured Motor Vehicle Non-Payout Policy Act".

B. As used in this act:

1. "Uninsured Motor Vehicle" shall refer to any motor vehicle involved in an accident where the owner or operator of the vehicle does not have valid and active motor vehicle insurance at the time of the accident.

C. In the event of an accident involving an uninsured motor vehicle, the owner or operator of the uninsured motor vehicle shall

1 not be eligible to make a claim on the insurance policy of any other
2 party involved in the accident for coverage of injuries or vehicle
3 damage.

4 D. To be eligible for any insurance payouts or claims, the
5 owner or operator of the uninsured motor vehicle must provide
6 evidence of valid and active motor vehicle insurance coverage for
7 the vehicle on the day prior to the accident or proof of coverage on
8 the day before the accident occurred.

9 SECTION 2. This act shall become effective November 1, 2024.
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