

HOUSE BILL NO. 4685

May 28, 2019, Introduced by Reps. Cherry, Hope, Ellison, Sneller, Eisen, Coleman, Brenda Carter, Bolden, Sabo, Lasinski, Howell, Neeley, Brixie, Chirkun, Mueller, Tyrone Carter, Garza, Shannon, Clemente, Robinson, LaGrand, Hoadley, Sowerby, Warren, Cambensy, Liberati, Gay-Dagnogo, Camilleri, Hood, Cynthia Johnson, Whitsett, Guerra, Garrett, Kennedy, Manoogian, Hammoud, Wittenberg, Haadsma, Kuppa, Pohutsky, Berman, Green, Koleszar, Pagan, Anthony, Stone, Tate, Jones, Elder, Peterson, Love, Hertel, Rabhi, Greig, Yaroach, Brann, Calley, Bellino, Frederick, Rendon, Byrd and Yancey and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3018.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 3018. (1) If an automobile or motor vehicle insurance**
2 **policy contains an exclusion from any type or types of coverage**
3 **under the policy if the automobile or motor vehicle is used for a**
4 **business pursuit or in the course of employment or duties as a**
5 **volunteer, the insurer that issued the policy shall offer a rider**



1 that will provide the coverage notwithstanding the exclusion when
2 the automobile or motor vehicle is being operated in the course of
3 employment or volunteer duties as any of the following:

4 (a) A police officer.

5 (b) A firefighter.

6 (c) An emergency medical services personnel, as that term is
7 defined in section 20904 of the public health code, 1978 PA 368,
8 MCL 333.20904.

9 (2) An insurer may charge an additional premium for issuing a
10 rider under this section.

