JAN 2 4 2024

## A BILL FOR AN ACT

RELATING TO INSURANCE.

#### BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

- 1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
- 2 amended by adding a new section to part III of article 10C to be
- 3 appropriately designated and to read as follows:
- 4 "§431:10C- Child passenger restraint system;
- 5 replacement. (a) In addition to any other requirements under
- 6 this part, a motor vehicle insurance policy shall provide
- 7 liability coverage for replacement of a child passenger
- 8 restraint system that was damaged or was in use by a child
- 9 during a collision for which liability coverage under the policy
- 10 is applicable due to the liability of an insured or uninsured
- 11 motorist.
- 12 (b) Upon the filing of a claim pursuant to a policy
- 13 described in this section, unless otherwise determined, an
- 14 insurer shall ask whether a child passenger restraint system was
- 15 in use by a child during a collision or was in the vehicle at
- 16 the time of a loss that is covered by the policy, and shall
- 17 replace the child passenger restraint system or reimburse the



- 1 claimant for the cost of purchasing a new passenger restraint
- 2 system pursuant to this section if it was in use by a child
- 3 during the collision or if it sustained a covered loss while in
- 4 the vehicle.
- 5 (c) An insured, upon acquiring a replacement child
- 6 passenger restraint system, may surrender to the department of
- 7 transportation the child passenger restraint system that was
- 8 replaced.
- 9 (d) For the purposes of this section, "child passenger
- 10 restraint means a restraint system that conforms to
- 11 section 291-11.5."
- 12 SECTION 2. This Act does not affect rights and duties that
- 13 matured, penalties that were incurred, and proceedings that were
- 14 begun before its effective date.
- 15 SECTION 3. New statutory material is underscored.
- 16 SECTION 4. This Act shall take effect upon its approval.

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INTRODUCED BY:

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# S.B. NO. 3380

### Report Title:

Insurance; Motor Vehicles; Child Passenger Restraints;
Replacement

### Description:

Requires each motor vehicle insurance policy to cover the replacement cost of a child passenger restraint system damaged during a collision for which liability coverage under the policy is applicable.

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