

AMENDMENTS TO LB1100

Introduced by DeBoer, 10.

1 1. Strike the original sections and all amendments thereto and
2 insert the following new sections:

3 **Section 1.** Section 44-6410, Reissue Revised Statutes of Nebraska, is
4 amended to read:

5 44-6410 (1) Regardless of the number of vehicles involved, persons
6 covered, claims made, vehicles or premiums shown on the policy, or
7 premiums paid, the limits of liability for uninsured or underinsured
8 motorist coverage for two or more motor vehicles insured under the same
9 policy or separate policies held by the same person or by related persons
10 residing in the same household shall not be added together, combined, or
11 stacked to determine the limit of insurance coverage available to an
12 injured person for any one accident except as provided in section
13 44-6411.

14 (2) Regardless of the insurance policy language, the limits of
15 liability for uninsured or underinsured motorist coverage for two or more
16 motor vehicles insured under separate policies held by different
17 policyholders who are not related persons residing in the same household
18 may be added together, combined, or stacked to determine the limit of
19 insurance coverage available to an injured person for any one accident.

20 **Sec. 2.** Section 44-6411, Reissue Revised Statutes of Nebraska, is
21 amended to read:

22 44-6411 (1) In the event an insured is entitled to uninsured or
23 underinsured motorist coverage under more than one policy of motor
24 vehicle liability insurance held by the same person or by related persons
25 residing in the same household, the maximum amount an insured may recover
26 shall not exceed the highest limit of any one such policy.

27 (2) In the event of bodily injury, sickness, disease, or death of an

1 insured while occupying a motor vehicle not owned by the insured, payment
2 shall be made in the following order of priority, subject to the
3 limitations in subsection (1) of this section, if applicable: (a) The
4 uninsured or underinsured motorist coverage on the occupied motor vehicle
5 is primary; and (b) if such primary coverage is exhausted, other
6 uninsured or underinsured motorist coverage available to the insured is
7 excess.

8 (3) In the event an injured person is entitled to coverage under
9 more than one policy when multiple policies apply, payment shall be made
10 in the following order of priority, subject to the limit of liability for
11 each applicable policy:

12 (a) A policy covering a motor vehicle occupied by the injured person
13 at the time of the accident;

14 (b) A policy covering a motor vehicle which causes bodily injury,
15 sickness, disease, or death of the insured while a pedestrian; and

16 (c) A policy covering a motor vehicle not involved in the accident
17 with respect to which the injured person is an insured.

18 **Sec. 3.** Original sections 44-6410 and 44-6411, Reissue Revised
19 Statutes of Nebraska, are repealed.