

LEGISLATURE OF NEBRASKA  
ONE HUNDRED NINTH LEGISLATURE  
SECOND SESSION

**LEGISLATIVE BILL 793**

Introduced by Spivey, 13.

Read first time January 07, 2026

Committee: Banking, Commerce and Insurance

1 A BILL FOR AN ACT relating to motor vehicles; to amend sections 44-6408,  
2 60-310, 60-346, 60-509, 60-534, 60-549, and 60-6,381, Reissue  
3 Revised Statutes of Nebraska, and section 60-501, Revised Statutes  
4 Supplement, 2025; to change liability insurance and financial  
5 responsibility requirements; to provide an operative date; and to  
6 repeal the original sections.  
7 Be it enacted by the people of the State of Nebraska,

1           **Section 1.** Section 44-6408, Reissue Revised Statutes of Nebraska, is  
2 amended to read:

3           44-6408 (1) No policy insuring against liability imposed by law for  
4 bodily injury, sickness, disease, or death suffered by a natural person  
5 arising out of the ownership, operation, maintenance, or use of a motor  
6 vehicle within the United States, its territories or possessions, or  
7 Canada shall be delivered, issued for delivery, or renewed with respect  
8 to any motor vehicle principally garaged in this state unless coverage is  
9 provided for the protection of persons insured who are legally entitled  
10 to recover compensatory damages for bodily injury, sickness, disease, or  
11 death from (a) the owner or operator of an uninsured motor vehicle in  
12 limits of fifty ~~twenty-five~~ thousand dollars because of bodily injury,  
13 sickness, disease, or death of one person in any one accident and,  
14 subject to such limit for one person, one hundred ~~fifty~~ thousand dollars  
15 because of bodily injury, sickness, disease, or death of two or more  
16 persons in any one accident, and (b) the owner or operator of an  
17 underinsured motor vehicle in limits of fifty ~~twenty-five~~ thousand  
18 dollars because of bodily injury, sickness, disease, or death of one  
19 person in any one accident and, subject to such limit for one person, one  
20 hundred ~~fifty~~ thousand dollars because of bodily injury, sickness,  
21 disease, or death of two or more persons in any one accident.

22           (2) At the written request of the named insured, the insurer shall  
23 provide higher limits of uninsured and underinsured motorist coverages in  
24 accordance with its rating plan and rules, except that in no event shall  
25 the insurer be required to provide limits higher than one hundred  
26 thousand dollars per person and three hundred thousand dollars per  
27 accident.

28           (3) After purchase of uninsured and underinsured motorist coverages,  
29 no insurer or any affiliated insurer shall be required to notify any  
30 policyholder in any renewal, reinstatement, substitute, amended, altered,  
31 modified, transfer, or replacement policy as to the availability of

1 optional limits of such coverages. The named insured may, subject to the  
2 limitations of this section, make a written request for additional  
3 coverage or coverage more extensive than that provided in a prior policy.

4 **Sec. 2.** Section 60-310, Reissue Revised Statutes of Nebraska, is  
5 amended to read:

6 60-310 Automobile liability policy means liability insurance written  
7 by an insurance carrier duly authorized to do business in this state  
8 protecting other persons from damages for liability on account of  
9 accidents occurring subsequent to the effective date of the insurance  
10 arising out of the ownership of a motor vehicle (1) in the amount of  
11 fifty ~~twenty-five~~ thousand dollars because of bodily injury to or death  
12 of one person in any one accident, (2) subject to the limit for one  
13 person, in the amount of one hundred ~~fifty~~ thousand dollars because of  
14 bodily injury to or death of two or more persons in any one accident, and  
15 (3) in the amount of fifty ~~twenty-five~~ thousand dollars because of injury  
16 to or destruction of property of other persons in any one accident. An  
17 automobile liability policy shall not exclude, limit, reduce, or  
18 otherwise alter liability coverage under the policy solely because the  
19 injured person making a claim is the named insured in the policy or  
20 residing in the household with the named insured.

21 **Sec. 3.** Section 60-346, Reissue Revised Statutes of Nebraska, is  
22 amended to read:

23 60-346 Proof of financial responsibility means evidence of ability  
24 to respond in damages for liability, on account of accidents occurring  
25 subsequent to the effective date of such proof, arising out of the  
26 ownership, maintenance, or use of a motor vehicle, (1) in the amount of  
27 fifty ~~twenty-five~~ thousand dollars because of bodily injury to or death  
28 of one person in any one accident, (2) subject to such limit for one  
29 person, in the amount of one hundred ~~fifty~~ thousand dollars because of  
30 bodily injury to or death of two or more persons in any one accident, and  
31 (3) in the amount of fifty ~~twenty-five~~ thousand dollars because of injury

1 to or destruction of property of others in any one accident.

2 **Sec. 4.** Section 60-501, Revised Statutes Supplement, 2025, is  
3 amended to read:

4 60-501 For purposes of the Motor Vehicle Safety Responsibility Act,  
5 unless the context otherwise requires:

6 (1) Department means Department of Motor Vehicles;

7 (2) Former military vehicle means a motor vehicle that was  
8 manufactured for use in any country's military forces and is maintained  
9 to accurately represent its military design and markings, regardless of  
10 the vehicle's size or weight, but is no longer used, or never was used,  
11 by a military force;

12 (3) Golf car vehicle means a vehicle that has at least four wheels,  
13 has a maximum level ground speed of less than twenty miles per hour, has  
14 a maximum payload capacity of one thousand two hundred pounds, has a  
15 maximum gross vehicle weight of two thousand five hundred pounds, has a  
16 maximum passenger capacity of not more than four persons, and is designed  
17 and manufactured for operation on a golf course for sporting and  
18 recreational purposes;

19 (4) Judgment means any judgment which shall have become final by the  
20 expiration of the time within which an appeal might have been perfected  
21 without being appealed, or by final affirmation on appeal, rendered by a  
22 court of competent jurisdiction of any state or of the United States, (a)  
23 upon a cause of action arising out of the ownership, maintenance, or use  
24 of any motor vehicle for damages, including damages for care and loss of  
25 services, because of bodily injury to or death of any person or for  
26 damages because of injury to or destruction of property, including the  
27 loss of use thereof, or (b) upon a cause of action on an agreement of  
28 settlement for such damages;

29 (5) License means any license issued to any person under the laws of  
30 this state pertaining to operation of a motor vehicle within this state;

31 (6)(a) Low-speed vehicle means any:

1 (i) Four-wheeled motor vehicle:

2 (A) With a speed attainable in one mile of more than twenty miles  
3 per hour and not more than twenty-five miles per hour on a paved, level  
4 surface;

5 (B) With a gross vehicle weight rating of less than three thousand  
6 pounds; and

7 (C) That complies with 49 C.F.R. part 571, as such part existed on  
8 January 1, 2025; or

9 (ii) Three-wheeled motor vehicle:

10 (A) With a speed attainable of not more than twenty-five miles per  
11 hour on a paved, level surface;

12 (B) With a gross vehicle weight rating of less than three thousand  
13 pounds; and

14 (C) That is equipped with a windshield and an occupant protection  
15 system.

16 (b) Low-speed vehicle does not include a motorcycle with a sidecar;

17 (7) Minitruck means a foreign-manufactured import vehicle or  
18 domestic-manufactured vehicle which (a) is powered by an internal  
19 combustion engine with a piston or rotor displacement of one thousand  
20 five hundred cubic centimeters or less, (b) is sixty-seven inches or less  
21 in width, (c) has a dry weight of four thousand two hundred pounds or  
22 less, (d) travels on four or more tires, (e) has a top speed of  
23 approximately fifty-five miles per hour, (f) is equipped with a bed or  
24 compartment for hauling, (g) has an enclosed passenger cab, (h) is  
25 equipped with headlights, taillights, turnsignals, windshield wipers, a  
26 rearview mirror, and an occupant protection system, and (i) has a four-  
27 speed, five-speed, or automatic transmission;

28 (8) Motor vehicle means any self-propelled vehicle which is designed  
29 for use upon a highway, including trailers designed for use with such  
30 vehicles, minitrucks, and low-speed vehicles. Motor vehicle includes a  
31 former military vehicle. Motor vehicle does not include (a) mopeds as

1 defined in section 60-637, (b) traction engines, (c) road rollers, (d)  
2 farm tractors, (e) tractor cranes, (f) power shovels, (g) well drillers,  
3 (h) every vehicle which is propelled by electric power obtained from  
4 overhead wires but not operated upon rails, (i) electric personal  
5 assistive mobility devices as defined in section 60-618.02, (j) off-road  
6 designed vehicles, including, but not limited to, golf car vehicles, go-  
7 carts, riding lawnmowers, garden tractors, all-terrain vehicles and  
8 utility-type vehicles as defined in section 60-6,355, minibikes as  
9 defined in section 60-636, and snowmobiles as defined in section 60-663,  
10 and (k) bicycles as defined in section 60-611;

11 (9) Nonresident means every person who is not a resident of this  
12 state;

13 (10) Nonresident's operating privilege means the privilege conferred  
14 upon a nonresident by the laws of this state pertaining to the operation  
15 by him or her of a motor vehicle or the use of a motor vehicle owned by  
16 him or her in this state;

17 (11) Operator means every person who is in actual physical control  
18 of a motor vehicle;

19 (12) Owner means a person who holds the legal title of a motor  
20 vehicle, or in the event (a) a motor vehicle is the subject of an  
21 agreement for the conditional sale or lease thereof with the right of  
22 purchase upon performance of the conditions stated in the agreement and  
23 with an immediate right of possession vested in the conditional vendee or  
24 lessee or (b) a mortgagor of a vehicle is entitled to possession, then  
25 such conditional vendee or lessee or mortgagor shall be deemed the owner  
26 for the purposes of the act;

27 (13) Person means every natural person, firm, partnership, limited  
28 liability company, association, or corporation;

29 (14) Proof of financial responsibility means evidence of ability to  
30 respond in damages for liability, on account of accidents occurring  
31 subsequent to the effective date of such proof, arising out of the

1 ownership, maintenance, or use of a motor vehicle, (a) in the amount of  
2 fifty ~~twenty-five~~ thousand dollars because of bodily injury to or death  
3 of one person in any one accident, (b) subject to such limit for one  
4 person, in the amount of one hundred ~~fifty~~ thousand dollars because of  
5 bodily injury to or death of two or more persons in any one accident, and  
6 (c) in the amount of fifty ~~twenty-five~~ thousand dollars because of injury  
7 to or destruction of property of others in any one accident;

8 (15) Registration means registration certificate or certificates and  
9 registration plates issued under the laws of this state pertaining to the  
10 registration of motor vehicles;

11 (16) State means any state, territory, or possession of the United  
12 States, the District of Columbia, or any province of the Dominion of  
13 Canada; and

14 (17) The forfeiture of bail, not vacated, or of collateral deposited  
15 to secure an appearance for trial shall be regarded as equivalent to  
16 conviction of the offense charged.

17 **Sec. 5.** Section 60-509, Reissue Revised Statutes of Nebraska, is  
18 amended to read:

19 60-509 No such policy or bond shall be effective under section  
20 60-508 unless issued by an insurance company or surety company authorized  
21 to do business in this state, except that if such motor vehicle was not  
22 registered in this state or was a motor vehicle which was registered  
23 elsewhere than in this state at the effective date of a policy or bond or  
24 the most recent renewal thereof, such policy or bond shall not be  
25 effective under section 60-508 unless the insurance company or surety  
26 company, if not authorized to do business in this state, shall execute an  
27 acknowledgment that the company shall be amenable to process issued by a  
28 court of this state in any action upon such policy or bond arising out of  
29 such accident. Every such policy or bond is subject, if the accident has  
30 resulted in bodily injury, sickness, disease, or death, to a limit,  
31 exclusive of interest and costs, of not less than fifty ~~twenty-five~~

1 thousand dollars because of bodily injury to or death of one person in  
2 any one accident and, subject to such limit for one person, to a limit of  
3 not less than one hundred ~~fifty~~ thousand dollars because of bodily injury  
4 to or death of two or more persons in any one accident and, if the  
5 accident has resulted in injury to or destruction of property, to a limit  
6 of not less than fifty ~~twenty-five~~ thousand dollars because of injury to  
7 or destruction of property of others in any one accident. Upon receipt of  
8 a notice of such accident, the insurance company or surety company which  
9 issued such policy or bond shall furnish, for filing with the department,  
10 a written notice that such policy or bond was in effect at the time of  
11 such accident.

12 **Sec. 6.** Section 60-534, Reissue Revised Statutes of Nebraska, is  
13 amended to read:

14 60-534 Such motor vehicle liability policy shall (1) designate by  
15 explicit description or by appropriate reference all motor vehicles with  
16 respect to which coverage is thereby to be granted and (2) insure the  
17 person named therein and any other person, as insured, using any such  
18 motor vehicle or motor vehicles with the express or implied permission of  
19 such named insured, against loss from the liability imposed by law for  
20 damages arising out of the ownership, maintenance, or use of such motor  
21 vehicle or motor vehicles within the United States of America or the  
22 Dominion of Canada, subject to limits exclusive of interest and costs,  
23 with respect to each such motor vehicle as follows: Fifty ~~Twenty-five~~  
24 thousand dollars because of bodily injury to or death of one person in  
25 any one accident and, subject to such limit for one person, one hundred  
26 ~~fifty~~ thousand dollars because of bodily injury to or death of two or  
27 more persons in any one accident, and fifty ~~twenty-five~~ thousand dollars  
28 because of injury to or destruction of property of others in any one  
29 accident.

30 **Sec. 7.** Section 60-549, Reissue Revised Statutes of Nebraska, is  
31 amended to read:

1           60-549 Proof of financial responsibility may be evidenced by the  
2 certificate of the State Treasurer that the person named in the  
3 certificate has deposited with him or her an amount equal to the sum of  
4 the amounts specified in subdivisions (14)(b) and (c) of section 60-501  
5 ~~seventy-five thousand dollars~~ per vehicle in cash or securities such as  
6 may legally be purchased by savings banks or for trust funds of a market  
7 value of such amount ~~seventy-five thousand dollars~~. The State Treasurer  
8 shall not accept any such deposit and issue a certificate therefor and  
9 the department shall not accept such certificate unless it is accompanied  
10 by evidence that there are no unsatisfied judgments of any character  
11 against the depositor in the county where the depositor resides.

12           **Sec. 8.** Section 60-6,381, Reissue Revised Statutes of Nebraska, is  
13 amended to read:

14           60-6,381 (1)(a) A city or village may adopt an ordinance authorizing  
15 the operation of golf car vehicles within the corporate limits of the  
16 city or village if the operation is on streets adjacent and contiguous to  
17 a golf course.

18           (b) A county board may adopt an ordinance pursuant to section 23-187  
19 authorizing the operation of golf car vehicles within the county if the  
20 operation is on roads adjacent and contiguous to a golf course.

21           (c) Any person operating a golf car vehicle as authorized under this  
22 subsection shall have a valid Class 0 operator's license, and the owner  
23 of the golf car vehicle shall have liability insurance coverage for the  
24 golf car vehicle. The person operating the golf car vehicle shall provide  
25 proof of such insurance coverage to any peace officer requesting such  
26 proof within five days after such a request.

27           (d) The restrictions of subsection (2) of this section do not apply  
28 to ordinances adopted under this subsection.

29           (2)(a) A city or village may adopt an ordinance authorizing the  
30 operation of golf car vehicles on streets within the corporate limits of  
31 the city or village if the operation is (i) between sunrise and sunset

1 and (ii) on streets with a posted speed limit of thirty-five miles per  
2 hour or less. When operating a golf car vehicle as authorized under this  
3 subsection, the operator shall not operate such vehicle at a speed in  
4 excess of twenty miles per hour. A golf car vehicle shall not be operated  
5 at any time on any state or federal highway but may be operated upon such  
6 a highway in order to cross a portion of the highway system which  
7 intersects a street as directed in subsection (3) of this section. A city  
8 or village may, as part of such ordinance, implement standards for  
9 operation of golf car vehicles that are more stringent than the  
10 restrictions of this subsection for the safety of the operator and the  
11 public.

12 (b) A county board may adopt an ordinance pursuant to section 23-187  
13 authorizing the operation of golf car vehicles on roads within the county  
14 if the operation is (i) between sunrise and sunset and (ii) on roads with  
15 a posted speed limit of thirty-five miles per hour or less. When  
16 operating a golf car vehicle as authorized under this subsection, the  
17 operator shall not operate such vehicle at a speed in excess of twenty  
18 miles per hour. A golf car vehicle shall not be operated at any time on  
19 any state or federal highway but may be operated upon such highway in  
20 order to cross a portion of the highway system which intersects a road as  
21 directed in subsection (3) of this section. A county may, as part of such  
22 ordinance, implement standards for operation of golf car vehicles that  
23 are more stringent than the restrictions of this subsection for the  
24 safety of the operator and the public.

25 (c) Any person operating a golf car vehicle as authorized under this  
26 subsection shall have a valid Class 0 operator's license, and the owner  
27 of the golf car vehicle shall have liability insurance coverage for the  
28 golf car vehicle. The person operating the golf car vehicle shall provide  
29 proof of such insurance coverage to any peace officer requesting such  
30 proof within five days after such a request. The liability insurance  
31 coverage shall be subject to limits, exclusive of interest and costs, as

1 follows: ~~Fifty Twenty-five~~ thousand dollars because of bodily injury to  
2 or death of one person in any one accident and, subject to such limit for  
3 one person, one hundred fifty thousand dollars because of bodily injury  
4 to or death of two or more persons in any one accident, and ~~fifty twenty-~~  
5 ~~five~~ thousand dollars because of injury to or destruction of property of  
6 others in any one accident.

7 (3) The crossing of a highway shall be permitted by a golf car  
8 vehicle only if:

9 (a) The crossing is made at an angle of approximately ninety degrees  
10 to the direction of the highway and at a place where no obstruction  
11 prevents a quick and safe crossing;

12 (b) The golf car vehicle is brought to a complete stop before  
13 crossing the shoulder or roadway of the highway;

14 (c) The operator yields the right-of-way to all oncoming traffic  
15 that constitutes an immediate potential hazard; and

16 (d) In crossing a divided highway, the crossing is made only at an  
17 intersection of such highway with a street or road, as applicable.

18 (4) For purposes of this section:

19 (a) Road means a public way for the purposes of vehicular travel,  
20 including the entire area within the right-of-way; and

21 (b) Street means a public way for the purposes of vehicular travel  
22 in a city or village and includes the entire area within the right-of-  
23 way.

24 **Sec. 9.** This act becomes operative on January 1, 2027.

25 **Sec. 10.** Original sections 44-6408, 60-310, 60-346, 60-509, 60-534,  
26 60-549, and 60-6,381, Reissue Revised Statutes of Nebraska, and section  
27 60-501, Revised Statutes Supplement, 2025, are repealed.