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Transportation and Motor Vehicles; operator's insurance policies

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Transportation and Motor Vehicles; secured interest in vehicles

NEV. REV. STAT. § 482.____ (new); § 482.36414 (amended).
AB 835 (Committee on Transportation); 1987 STAT. Ch 474

Existing law allows the holder of a secured interest in property to collect the proceeds on the sale of property from the debtor. Chapter 474 requires a licensed dealer, who takes a vehicle with an outstanding security interest in trade, to satisfy the outstanding security interest within 30 days after the vehicle is acquired.

Transportation and Motor Vehicles; operator’s insurance policies

AB 118 (Committee on Transportation); 1987 STAT. Ch 475

Under existing law, every owner of a motor vehicle must maintain security for payment of liabilities arising from the maintenance or
use of the vehicle.\textsuperscript{1} A person may satisfy security requirements by obtaining an operator's\textsuperscript{2} insurance policy which protects against liability incurred while the insured operates any vehicle.\textsuperscript{3} With the enactment of Chapter 475, an operator's policy must include insurance against liabilities that arise when a motor vehicle of the insured is not being operated.\textsuperscript{4} Under Chapter 475, however, \textit{additional} vehicle damage policies issued to current holders of operator liability insurance need not provide liability insurance or uninsured vehicle coverage.\textsuperscript{5} Chapter 475 also specifies that an operator's policy may not insure against damages incurred when another person is operating a vehicle belonging to the insured.\textsuperscript{6} Furthermore, a vehicle owner\textsuperscript{7} who holds an operator's policy is prohibited from permitting an uninsured person to operate the owner's vehicle if the owner knows or should know that the person is uninsured.\textsuperscript{8} Finally, Chapter 475 requires an operator's policy to state that (1) the policy only covers liabilities incurred when the insured operates a motor vehicle or when a vehicle of the insured is not being operated, (2) the policy does not insure against damages arising when a person other than the insured operates a vehicle owned by the insured, and (3) the policy may not meet the financial responsibility laws of other states.\textsuperscript{9}

\textit{AH}

\begin{itemize}
\item 1. \textit{NEV. REV. STAT.} § 485.185 1 (amended by 1987 Nev. Stat. ch. 475, sec. 11, at ___). \textit{Id.} § 482.215 1(e) (amended by 1987 Nev. Stat. ch. 475, sec. 1, at ___) (application for vehicle registration requires proof of security). \textit{Id.} § 482.280 (amended by 1987 Nev. Stat. ch. 475, sec. 4, at ___) (renewal of vehicle registration requires proof of security). The minimum amounts required as security for any one accident are: (1) $15,000 for bodily injury or death to any one person; (2) $30,000 for bodily injury to two or more persons, subject to the limit of $15,000 for one person; and (3) $10,000 for damage to property of others. \textit{Id.} § 485.3091 1(b) (amended by 1987 Nev. Stat. ch. 475, sec. 20, at ___).
\item 2. \textit{Id.} § 485.080 (definition of operator).
\item 4. 1987 Nev. Stat. ch. 475, sec. 8, at ___ (enacting \textit{NEV. REV. STAT.} § 485___).
\item 6. 1987 Nev. Stat. ch. 475, sec. 8, at ___ (enacting \textit{NEV. REV. STAT.} § 485___).
\item 7. \textit{NEV. REV. STAT.} § 485.090 (definition of owner).
\item 8. 1987 Nev. Stat. ch. 475, sec. 8, at ___ (enacting \textit{NEV. REV. STAT.} § 485___); \textit{id.} sec. 9, at ___ (enacting \textit{NEV. REV. STAT.} § 485___). \textit{Id.} sec. 14, at ___ (enacting \textit{NEV. REV. STAT.} § 485.200 2 (owner subject to suspension of license and registration).
\item 9. \textit{Id.} sec. 8, at ___ (enacting \textit{NEV. REV. STAT.} § 485___).
\end{itemize}