

# HB210 INTRODUCED



1 NNHRJT-1

2 By Representatives Marques, Sorrells, Lee, Paramore, Hammett,  
3 Oliver, Starnes, Clouse, Reynolds, Smith, Lipscomb, Stringer,  
4 Brown

5 RFD: Military and Veterans Affairs

6 First Read: 23-Mar-23

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SYNOPSIS:

Under existing law, certain motor vehicles and operators are exempt from the requirement that every motor vehicle registered in this state shall be covered by a liability insurance policy, a commercial automobile liability insurance policy, motor vehicle liability bond, or deposit of cash of minimum coverage limits.

This bill would provide an additional exception to allow an individual on active military duty, whose motor vehicle is registered in Alabama but who, as a result of his or her military assignment, is required to reside in another state, to satisfy the requirement for mandatory motor vehicle liability insurance by purchasing liability coverage in the state where residing on active military duty or assignment in an amount equal to or greater than the minimum amount required in Alabama.

A BILL  
TO BE ENTITLED  
AN ACT

Relating to mandatory motor vehicle liability



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29 insurance; to amend Section 32-7A-5, Code of Alabama 1975, to  
30 provide an exception to allow an individual on active military  
31 duty, whose motor vehicle is registered in Alabama but who, as  
32 a result of his or her military assignment, is required to  
33 reside in another state, to satisfy the requirement for  
34 mandatory motor vehicle liability insurance by purchasing  
35 liability coverage in the state where residing on active  
36 military duty or assignment in an amount equal to or greater  
37 than the minimum amount required in Alabama.

38 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

39 Section 1. Section 32-7A-5, Code of Alabama 1975, is  
40 amended to read as follows:

41 "§32-7A-5

42 (a) This chapter shall not apply to any of the  
43 following vehicles or operators:

44 (1) Trailers as defined in Section 40-12-240,  
45 including, but not limited to, semitrailers, travel trailers,  
46 boat trailers, pole trailers, and utility trailers.

47 (2) Motor vehicles owned and operated by the United  
48 States or any agency thereof, the State of Alabama, or any  
49 political or governmental subdivision thereof.

50 (3) Any motor vehicle which is subject to the  
51 supervision and regulation of the Federal Motor Carrier Safety  
52 Administration or the Alabama Public Service Commission and  
53 for which the owner and/or operator has filed evidence of  
54 financial responsibility, the liability under which is not  
55 less than that required of the operator of a motor vehicle  
56 under the terms of this chapter.



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57 (4) Motor vehicles covered by a certificate of  
58 self-insurance issued by the director under the provisions of  
59 Section 32-7-34.

60 (5) Other motor vehicles complying with laws which  
61 require the vehicles to be insured in amounts meeting or  
62 exceeding the minimum amounts required under Section  
63 32-7-6(c).

64 (6) Implements of husbandry as defined in Section  
65 32-8-2.

66 (7) Any vehicle moved solely by animal power.

67 (8) Special mobile equipment, as defined in Section  
68 32-8-2.

69 (9) Inoperable or stored motor vehicles for which the  
70 registrant has surrendered the registration and associated  
71 license plate in accordance with the rules adopted by the  
72 department prior to the motor vehicle no longer being covered  
73 by a liability insurance policy required by this chapter.

74 (10) Motor vehicles owned by a licensed motor vehicle  
75 dealer, wholesaler, or rebuilder and held in inventory that  
76 are covered by a blanket liability insurance policy or  
77 commercial automobile liability insurance policy.

78 (11) Vehicles properly registered in another  
79 jurisdiction and not legally required to be registered  
80 pursuant to Chapter 12 of Title 40.

81 (12) Vehicles owned by a bank, a subsidiary or  
82 affiliate of a bank, or finance company, acquired as an  
83 incident to their regular business, that are covered by a  
84 blanket liability insurance policy or commercial automobile



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85 liability insurance policy.

86 (13) Vehicles as prescribed by the commissioner that  
87 are covered by a blanket liability insurance policy or  
88 commercial automobile liability insurance policy.

89 (b) An individual on active duty with the United States  
90 Armed Forces whose motor vehicle is registered in this state  
91 but who, as a result of his or her military duty or assignment  
92 is required to reside in another state during the registration  
93 period as defined under Section 32-6-61, may satisfy the  
94 requirements of this chapter by purchasing liability coverage  
95 in the state where residing on active military duty or  
96 assignment equal to or greater than the minimum amount  
97 required by Section 32-7A-4 and providing proof of coverage.  
98 An individual's purchase of liability coverage under this  
99 subsection shall not invalidate his or her license or  
100 registration in this state pursuant to Chapter 6 of Title 32."

101 Section 2. This act shall become effective January 1,  
102 2024, following its passage and approval by the Governor, or  
103 its otherwise becoming law.