

As Introduced

128th General Assembly
Regular Session
2009-2010

H. B. No. 295

Representative Williams, S.

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A BILL

To enact section 3937.183 of the Revised Code to 1
require motor vehicle insurance policies to cover 2
loose items inside the vehicle that are damaged or 3
stolen. 4

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That section 3937.183 of the Revised Code be 5
enacted to read as follows: 6

Sec. 3937.183. (A) Any policy of motor vehicle insurance 7
covered under sections 3937.01 to 3937.17 of the Revised Code that 8
is delivered, issued for delivery, or renewed in this state after 9
the effective date of this section shall include coverage for a 10
loose item that was inside a motor vehicle when the item was 11
stolen or damaged as a result of a theft or motor vehicle 12
accident. 13

(B) As used in this section: 14

(1) "Loose item" means an item that is physically within the 15
motor vehicle that is not a part of the motor vehicle and 16
includes, but is not limited to, portable electronic devices, 17
briefcases, purses, and packages. 18

(2) "Motor vehicle accident" means any accidental damage to 19

the motor vehicle including, but not limited to, collisions and 20
natural disasters. 21