

**First Regular Session
Seventy-fifth General Assembly
STATE OF COLORADO**

PREAMENDED

*This Unofficial Version Includes Committee
Amendments Not Yet Adopted on Second Reading*

LLS NO. 25-0504.01 Kristen Forrestal x4217

HOUSE BILL 25-1179

HOUSE SPONSORSHIP

Zokaie and Feret,

SENATE SPONSORSHIP

Daugherty and Jodeh,

House Committees
Business Affairs & Labor

Senate Committees

A BILL FOR AN ACT

101 **CONCERNING AUTOMOBILE INSURANCE COVERAGE FOR THE**
102 **REPLACEMENT OF A CHILD RESTRAINT SYSTEM.**

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov>.)

The bill requires an insurer that issues or renews an automobile insurance policy to include coverage for the replacement of a child restraint system that sustains damage during a vehicle accident to which the coverage is applicable.

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.
Capital letters or bold & italic numbers indicate new material to be added to existing law.
Dashes through the words or numbers indicate deletions from existing law.

1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** In Colorado Revised Statutes, **add** 10-4-644 as
3 follows:

4 **10-4-644. Child restraint system - insurance coverage -**
5 **definition.** (1) (a) AN INSURER THAT ISSUES OR RENEWS A POLICY
6 PURSUANT TO THIS PART 6 SHALL INCLUDE IN THE COVERAGE THE
7 REPLACEMENT COST OF A CHILD RESTRAINT SYSTEM THAT IS IN A MOTOR
8 VEHICLE AT THE TIME OF A MOTOR VEHICLE ACCIDENT.

9 (b) UPON THE SUBMISSION OF A CLAIM TO AN INSURER FOR A LOSS
10 RESULTING FROM A MOTOR VEHICLE ACCIDENT, THE INSURER SHALL ASK
11 THE CLAIMANT IF A CHILD RESTRAINT SYSTEM WAS IN THE MOTOR VEHICLE
12 AT THE TIME THAT THE ACCIDENT OCCURRED AND, IF SO, THE APPLICABLE
13 POLICY COVERING THE MOTOR VEHICLE ACCIDENT SHALL PAY THE COST TO
14 REPLACE THE CHILD RESTRAINT SYSTEM OR REIMBURSE THE CLAIMANT
15 FOR THE COST OF THE REPLACEMENT OF THE CHILD RESTRAINT SYSTEM.

16 (2) AS USED IN THIS SECTION, "CHILD RESTRAINT SYSTEM" HAS THE
17 MEANING SET FORTH IN SECTION 42-4-236 (1)(a.5).

18 **SECTION 2. Act subject to petition - effective date -**
19 **applicability.** (1) This act takes effect January 1, 2026; except that, if a
20 referendum petition is filed pursuant to section 1 (3) of article V of the
21 state constitution against this act or an item, section, or part of this act
22 within the ninety-day period after final adjournment of the general
23 assembly, then the act, item, section, or part will not take effect unless
24 approved by the people at the general election to be held in November
25 2026 and, in such case, will take effect on the date of the official
26 declaration of the vote thereon by the governor.

1 (2) This act applies to automobile insurance policies issued or
2 renewed and insurance claims filed on or after the applicable effective
3 date of this act.