

HOUSE COMMITTEE OF REFERENCE REPORT

Chair of Committee

February 27, 2025
Date

Committee on Business Affairs & Labor.

After consideration on the merits, the Committee recommends the following:

HB25-1179 be amended as follows, and as so amended, be referred to the Committee of the Whole with favorable recommendation:

1 Amend printed bill, strike everything below the enacting clause and
2 substitute:

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

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

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

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

19 **SECTION 2. Act subject to petition - effective date -**
20 **applicability.** (1) This act takes effect January 1, 2026; except that, if a
21 referendum petition is filed pursuant to section 1 (3) of article V of the
22 state constitution against this act or an item, section, or part of this act
23 within the ninety-day period after final adjournment of the general
24 assembly, then the act, item, section, or part will not take effect unless
25 approved by the people at the general election to be held in November
26 2026 and, in such case, will take effect on the date of the official
27 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."

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