

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

INTRODUCED

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) EACH 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 SUSTAINS
8 DAMAGE DURING A MOTOR VEHICLE ACCIDENT TO WHICH THE COVERAGE
9 IN THE POLICY IS APPLICABLE.

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

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

21 (2) This act applies to automobile insurance policies issued or
22 renewed on or after the applicable effective date of this act.