

## CHAPTER 51

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**INSURANCE**

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**SENATE BILL 04-021**

BY SENATOR(S) Takis, Arnold, Gordon, Groff, Hagedorn, Jones, Kester, Nichol, and Sandoval;  
also REPRESENTATIVE(S) Hodge, Garcia, Hoppe, McFadyen, Schultheis, Spradley, Weddig, and Williams S.

**AN ACT**

**CONCERNING ELIMINATING THE REQUIREMENT THAT MOTOR VEHICLE INSURANCE COVERAGE  
INDEMNIFY LOSS THAT OCCURS OUTSIDE OF THE AREAS CONTROLLED BY THE UNITED STATES.**

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

**SECTION 1.** 10-4-621 (2), Colorado Revised Statutes, is amended to read:

**10-4-621. Required coverages are minimum.** (2) ON AND AFTER JANUARY 1, 2005, all insurers shall offer collision coverage for damage to insured motor vehicles subject to deductibles of one hundred dollars and two hundred fifty dollars. Insurers may offer such other reasonable deductibles as they deem appropriate. Collision coverage shall provide insurance without regard to fault against accidental property damage to the insured motor vehicle with another motor vehicle or motor vehicle caused by physical contact of the insured with another object or by upset of the insured motor vehicle, if the accident occurs within the United States OR its territories or possessions. ~~Canada, or Mexico.~~

**SECTION 2.** 10-4-622 (3), Colorado Revised Statutes, is amended to read:

**10-4-622. Required provision for intrastate and interstate operation.** (3) ON AND AFTER JANUARY 1, 2005, notwithstanding any of its other terms and conditions, every complying policy shall afford coverage at least as extensive as the minimum coverage required by operation of section 10-4-620, during such periods of time as the insured motor vehicle is operated in other jurisdictions of the United States OR its territories or possessions, ~~and the provinces of Canada,~~ as the statutes, laws, or administrative rules of such other jurisdictions require with respect to liability or financial responsibility and direct benefit, or first party coverages for operators, occupants, and persons involved in accidents arising out of use or operation of motor vehicles within such other jurisdictions.

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*Capital letters indicate new material added to existing statutes; dashes through words indicate deletions from existing statutes and such material not part of act.*

**SECTION 3. Effective date - applicability.** (1) This act shall take effect January 1, 2005.

(2) However, if a referendum petition is filed against this act or an item, section, or part of this act during the 90-day period after final adjournment of the general assembly that is allowed for submitting a referendum petition pursuant to article V, section 1 (3) of the state constitution, then the act, item, section, or part, shall not take effect unless approved by the people at a biennial regular general election and shall take effect on the date specified in subsection (1) or on the date of the official declaration of the vote thereon by proclamation of the governor, whichever is later.

(3) The provisions of this act shall apply to insurance policies issued or renewed on or after the applicable effective date of this act.

Approved: March 23, 2004