HOUSE RESEARCH =

Bill Summary =

FILE NUMBER: H.F. 2920 **DATE:** March 5, 2010

Version: First engrossment

Authors: Welti

Subject: Auto insurance coverage for trailers

Analyst: Matt Burress, 651-296-5045

Tom Pender, 651-296-1885

This publication can be made available in alternative formats upon request. Please call 651-296-6753 (voice); or the Minnesota State Relay Service at 1-800-627-3529 (TTY) for assistance. Summaries are also available on our website at: www.house.mn/hrd.

Overview

This bill amends the manner in which auto insurance coverage applies to trailers, to (1) treat a self-propelled vehicle and any trailers it pulls as a single vehicle in the chapter regulating automobile insurance; and (2) eliminate legal liability of the owner of a trailer being pulled by a motor vehicle that is involved in a crash, in cases when the legally liable owner or driver of the vehicle is not the owner of the trailer.

Section

- Motor vehicle. Amends the definition of "motor vehicle" in the chapter that regulates motor vehicle insurance. The change makes the combination of a self-propelled truck pulling a non-self-propelled trailer a single motor vehicle for purposes of motor vehicle insurance in Minnesota.
- **Driver deemed agent of owner**. (a) In the first sentence, makes technical changes to improve grammar and eliminate archaic language. In the second sentence, provides that the vicarious tort liability of the owner of a self-propelled motor vehicle for the negligence or intentional act of the driver of that vehicle applies only to the owner of the self-propelled vehicle and not to the owner of a trailer connected to or being towed by that vehicle.
 - (b) Applies the definition of "motor vehicle" from the chapter that regulates motor vehicle insurance to the vicarious tort liability provision.

The effect of the change is that the owner of a trailer would have no legal liability for the negligence or intentional act of the driver of a self-propelled vehicle pulling that trailer.