

**02 DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION**

**031 BUREAU OF INSURANCE**

**Chapter 175: “PRIVATE PASSENGER MOTOR VEHICLE” DEFINITION FOR RENTAL VEHICLE COVERAGE**

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**Section 1. Authority and Purpose**

The Superintendent adopts this Rule pursuant to 24-A M.R.S.A. §§ 212, 2927(1)(D), and 2927(5) to clarify the term “private passenger motor vehicle” regarding the types of vehicles that a personal automobile insurance policy must cover when the vehicle is rented by an authorized driver under the policy.

**Section 2. Definition of “Private Passenger Motor Vehicle”**

For the purposes of 24-A M.R.S.A. §2927(1)(D), “private passenger motor vehicle” means a vehicle that may be lawfully operated without a commercial driver’s license, including a private passenger automobile, sport utility vehicle, pickup truck, or van.

This rule does not prohibit insurers from placing reasonable size, gross vehicle weight, load capacity, or other limitations on the coverage for a van or from further defining “van.” This rule also does not prohibit the exclusion of vehicles not listed in 24-A M.R.S. §2927(1)(D), such as recreational vehicles. Any such limitations must be clearly defined in the policy, or in a supplement or amendment to the policy, and notice of such limitations must be included in the notice provided to the insured as required by 24-A M.R.S. §2927(3). Any such notice must be filed with and approved by the Superintendent.

**Section 3. Severability**

If any section or provision of this Rule is adjudged invalid for any reason, the judgment shall not impair or invalidate any other section or provision of the Rule, and the remaining sections or provisions shall remain in full force and effect.

**Section 4. Effective date**

The effective date of this Rule is November 17, 2020.

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**STATUTORY AUTHORITY:**

24-A M.R.S. §§ 212, 2927(1)(D), 2927(5)

**EFFECTIVE DATE:**

November 17, 2020 – filing 2020-232