

JAN 15 2025

A BILL FOR AN ACT

RELATING TO INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that child passenger
2 restraint systems are essential for protecting the lives of
3 young children during vehicular travel. When a collision
4 occurs, the structural integrity of these systems may be
5 compromised, rendering them unsafe for future use, even if no
6 visible damage is apparent.

7 Legislation enacted in other states requiring insurance
8 coverage for the replacement of damaged child passenger
9 restraint systems has demonstrated significant public safety
10 benefits and garnered bipartisan support. For example,
11 California and Texas have implemented provisions requiring
12 insurers to replace child safety seats following accidents.
13 Media reports and public testimonies in these states underscore
14 how these policies reduce parental anxiety, ensure compliance
15 with child safety standards, and prevent injuries or fatalities
16 resulting from the use of compromised equipment.



1 The legislature further finds that the National Highway
2 Traffic Safety Administration (NHTSA) advises that child safety
3 seats involved in moderate or severe collisions should be
4 replaced. This recommendation is grounded in extensive research
5 showing that even minor structural weaknesses can lead to
6 catastrophic failure during subsequent incidents.

7 Requiring insurers to cover the cost of replacement for
8 damaged child passenger restraint systems will align with the
9 State's laws with best practices for child passenger safety,
10 reduce the financial burden on families, and uphold public
11 confidence in the State's commitment to safeguarding its
12 youngest residents while also promoting a preventive approach to
13 reducing long-term health care costs associated with injuries
14 sustained in traffic accidents.

15 Accordingly, the purpose of this Act is to take a proactive
16 stance in prioritizing child safety and setting a precedent for
17 responsible, family-centered insurance practices by requiring
18 each motor vehicle insurance policy to cover the replacement
19 cost of a child passenger restraint system damaged during a
20 collision for which liability coverage under the policy is
21 applicable.



1 SECTION 2. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new section to part III of article 10C to be
3 appropriately designated and to read as follows:

4 "§431:10C- Child passenger restraint system;

5 replacement. (a) In addition to any other requirements under
6 this part, a motor vehicle insurance policy shall provide
7 liability coverage for replacement of a child passenger
8 restraint system that was damaged or was in use by a child
9 during a collision for which liability coverage under the policy
10 is applicable due to the liability of an insured or uninsured
11 motorist.

12 (b) Upon the filing of a claim pursuant to a policy
13 described in this section, unless otherwise determined, an
14 insurer shall ask whether a child passenger restraint system was
15 in use by a child during a collision or was in the vehicle at
16 the time of a loss that is covered by the policy, and shall
17 replace the child passenger restraint system or reimburse the
18 claimant for the cost of purchasing a new passenger restraint
19 system pursuant to this section if it was in use by a child
20 during the collision or if it sustained a covered loss while in
21 the vehicle.



1 (c) An insured, upon acquiring a replacement child
2 passenger restraint system, may surrender to the department of
3 transportation the child passenger restraint system that was
4 replaced.

5 (d) For the purposes of this section, "child passenger
6 restraint system" means a restraint system that conforms to
7 section 291-11.5."

8 SECTION 3. This Act does not affect rights and duties that
9 matured, penalties that were incurred, and proceedings that were
10 begun before its effective date.

11 SECTION 4. New statutory material is underscored.

12 SECTION 5. This Act shall take effect upon its approval.

13

INTRODUCED BY: _____



S.B. NO. 419

Report Title:

Insurance; Motor Vehicles; Child Passenger Restraints;
Replacement

Description:

Requires each motor vehicle insurance policy to cover the replacement cost of a child passenger restraint system damaged during a collision for which liability coverage under the policy is applicable.

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