

HB 434-FN - AS INTRODUCED

2025 SESSION

25-0562

11/09

HOUSE BILL **434-FN**

AN ACT requiring a policyholder's insurance company to provide a rental car for at least 7 days after determination that the vehicle is totaled or unsafe to operate when the policyholder is not at fault for the accident.

SPONSORS: Rep. S. Pearson, Rock. 13

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill requires a policyholder's insurance company to provide a rental car for at least 7 days after determination that the vehicle is totaled or unsafe to operate when the policyholder is not at fault for the accident.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears ~~in brackets and struckthrough.~~
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Five

AN ACT requiring a policyholder's insurance company to provide a rental car for at least 7 days after determination that the vehicle is totaled or unsafe to operate when the policyholder is not at fault for the accident.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 New Paragraph; Rental Car Coverage Required. Amend RSA 264:18 by inserting after
2 paragraph VII the following new paragraph:

3 VIII. Rental Car Coverage Required. No policy shall be issued under the provisions of RSA
4 264:14, with respect to a vehicle registered or principally garaged in this state, unless the policy
5 provides total coverage for a rental vehicle obtained through a regional or national rental car
6 company of the policyholder's choice for at least 7 days upon determination by the insurance
7 company or its agent that the vehicle is totaled or cannot be safely operated, and that the driver was
8 not at fault, based on a police report or reported decision of the insurance company or its designee,
9 whichever occurs first.

10 2 Effective Date. This act shall take effect 60 days after its passage.

LBA
25-0562
1/2/25

**HB 434-FN- FISCAL NOTE
AS INTRODUCED**

AN ACT requiring a policyholder's insurance company to provide a rental car for at least 7 days after determination that the vehicle is totaled or unsafe to operate when the policyholder is not at fault for the accident.

FISCAL IMPACT:

The Legislative Budget Assistant has determined that this legislation has a total fiscal impact of less than \$10,000 in each of the fiscal years 2025 through 2028.

AGENCIES CONTACTED:

Insurance Department