

State of Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
Division of Insurance
233 Richmond Street
Providence, RI 02903

INSURANCE REGULATION 53

AUTOMOBILE INSURANCE MINIMUM LIABILITY COVERAGE LIMITS

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Section 1 **Definitions**

Except as otherwise provided herein, the definitions contained in R.I. Gen. Laws § 31-47-2(13)(a) is incorporated herein by reference.

Section 2 **Purpose**

The purpose of this regulation is to require any insurance company issuing automobile insurance liability coverage in this state to offer minimum limits.

Section 3 **Authority**

This regulation is promulgated pursuant to R.I. Gen. Laws § 31-47-2(13)(a).

Section 4 **Minimum Liability Coverage Limits**

Every owner's policy of liability insurance shall provide against loss from the liability imposed by law for damages, including damages for care and loss of services, because of bodily injury to or death of any person and injury to or destruction of property arising out of the ownership, maintenance, use, or operation of a specific motor vehicle or motor vehicles within the State of Rhode Island or elsewhere in the United States, in North America, or the Dominion of Canada, subject to a limit, exclusive of interest and costs, with respect to each such motor vehicle of Twenty-Five Thousand Dollars (\$25,000) because of bodily injury to or death of one (1) person in any one (1) accident, and subject to said limit for one (1) person, to a limit of Fifty Thousand Dollars (\$50,000) because of bodily injury to or death of two (2) or more persons in any one (1) accident, and a limit of Twenty-Five Thousand Dollars (\$25,000) because of injury to or

destruction of property of others in any one (1) accident, or Seventy-Five Thousand Dollars (\$75,000) combined single limit.

EFFECTIVE DATE:	July 1, 1992
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