

# HOUSE . . . . . No. 884

By Mr. Johnson of Braintree, petition of Carl R. Johnson, Jr., for legislation to provide for compulsory property damage insurance coverage for motor vehicles. Insurance.

## The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Sixty.

### AN ACT PROVIDING FOR COMPULSORY PROPERTY DAMAGE INSURANCE COVERAGE FOR MOTOR VEHICLES.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 Section 34A of chapter 90 of the General Laws, as most re-  
2 cently amended by section 3 of chapter 282 of the acts of 1959,  
3 is hereby further amended by striking out the last paragraph  
4 and inserting in place thereof the following paragraph: —

5 “Motor vehicle liability policy”, a policy of liability insur-  
6 ance which provides indemnity for or protection to the insured  
7 and any person responsible for the operation of the insured’s  
8 motor vehicle with his express or implied consent against loss  
9 by reason of the liability to pay damages to others for bodily in-  
10 juries, including death at any time resulting therefrom, or con-  
11 sequential damages consisting of expenses incurred by a hus-  
12 band, wife, parent or guardian for medical, nursing, hospital or  
13 surgical services in connection with or on account of such bodily  
14 injuries or death **or injury to property**, sustained during the  
15 term of said policy by any person, other than a guest occupant  
16 of such motor vehicle or of any employee of the owner or regis-  
17 trant of such vehicle or of such other person responsible as afore-  
18 said who is entitled to payments or benefits under the provisions  
19 of chapter one hundred and fifty-two, and arising out of the  
20 ownership, operation, maintenance, control or use upon the ways  
21 of the commonwealth of such motor vehicle, to the amount or  
22 limit of at least five thousand dollars on account of injury to or

23 death of any one person, **or injury to property** and, subject to  
24 such limits as respects injury to or death of one person, **or in-**  
25 **jury to property** of at least ten thousand dollars on account of  
26 any one accident resulting in injury to or death of more than one  
27 person, or a binder as defined in section one hundred and thirteen  
28 A of said chapter one hundred and seventy-five providing in-  
29 demnity or protection as aforesaid pending the issue of such a  
30 policy; provided, however, that in the case of a person who is  
31 engaged in the business of leasing motor vehicles under any sys-  
32 tem referred to in section thirty-two C, the words "motor vehicle  
33 liability policy" shall mean a policy of liability insurance as de-  
34 scribed herein and providing, in addition, indemnity for or pro-  
35 tection to the insured and any person responsible for the opera-  
36 tion of the insured's motor vehicle with his express or implied  
37 consent, including such consent imputed under section thirty-  
38 two E, against loss by reason of the liability to pay damages to  
39 others for injury to property sustained during the term of the  
40 policy by any person, and arising out of the ownership, opera-  
41 tion, maintenance, control or use upon the ways of the common-  
42 wealth of such motor vehicle, to the amount or limit of at least  
43 one thousand dollars on account of any such injury to property.