

"AN ACT TO REQUIRE MANDATORY MOTOR VEHICLE LIABILITY INSURANCE; AND FOR OTHER PURPOSES."

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

SECTION 1. It shall be unlawful for any person to operate a motor vehicle within this State unless such person is covered by a certificate of self-insurance under the provisions of Section 88 of Act 347 of 1953, Arkansas Statutes 75-1488, or an insurance policy issued by an insurance company, or surety company, authorized to do business in this State, which policy shall provide as a minimum the following coverage: not less than twenty-five thousand dollars (\$25,000.00) for bodily injury or death of one person in any one accident, and not less than fifty thousand dollars (\$50,000.00) for bodily injury or death of two (2) or more persons in any one accident, and if the accident has resulted in injury to or destruction of property, not less than fifteen thousand dollars (\$15,000.00) for such injury to or destruction of property of others in any one accident.

SECTION 2. Any person who operates a motor vehicle within this State in violation of this Act shall be fined no less than two hundred and fifty dollars (\$250.00) nor more than one thousand dollars (\$1,000.00), and such minimum fine shall be mandatory.

SECTION 3. No motor vehicle license plate shall be issued or renewed without satisfactory proof to the Department of Finance and Administration that the applicant meets the requirements of this Act.

SECTION 4. This Act is not intended in any way to alter or effect the validity of any policy provisions, exclusions, exceptions or limitations contained in a motor vehicle insurance policy required by this Act.

SECTION 5. The provisions of this Act shall be supplemental to, and cumulative to, Act 347 of 1953, the Motor Vehicle Safety Responsibility Act.

SECTION 6. The provisions of this Act shall not be applicable to State owned vehicles nor to State employees while operating such State owned vehicles.

APPROVED: 3/27/87
