



Ohio Revised Code

Section 4516.08 Legislative intent regarding insurers.

Effective: October 3, 2023

Legislation: House Bill 33

(A) It is not the intent of the general assembly that any provision in Chapter 4516. of the Revised Code be interpreted as either limiting or restricting an insurer's ability to exclude insurance coverage from any insurance policy or an insurer's ability to underwrite any insurance policy.

(B) An insurer's ability to exclude or limit coverage and to otherwise underwrite a policy of insurance includes, but is not limited to, all of the following:

(1) Liability coverage for bodily injury and property damage;

(2) Uninsured or underinsured motorist coverage;

(3) Medical payments coverage;

(4) Comprehensive physical damage coverage;

(5) Collision physical damage coverage;

(6) Loss of earnings coverage.

(C) Nothing in this chapter is intended to invalidate or limit an exclusion contained in a policy of motor vehicle liability insurance, including any insurance policy that is in use or that is approved for use that excludes coverage while a motor vehicle is made available for rent, share, hire, or during any business use.
