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## House of Representatives

Commonwealth of Pennsylvania Harrisburg

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LIBERTY

DATE:

September 28, 2012

TO:

All House Members

FROM:

Representative RoseMarie) Swanger

SUBJECT:

Co-sponsor Memo

Firefighter and EMS automobile insurance

Shortly, I plan to introduce legislation amending Act 284 of 1921, known as The Insurance Company Law, to prohibit insurance companies from terminating automobile insurance for paid and volunteer firefighters and emergency medical service personnel using privately owned vehicles (POVs).

Under current law, paid and volunteer firefighters, first aid squads, and law enforcement members are protected from having their automobile insurance terminated when an accident occurs responding to an emergency with their POV, but does not extend to accidents occurring after the emergency ceases. This is problematic, as automobile insurance companies may legally drop first responders and firefighters from coverage if it is discovered that the insured is a firefighter or EMS personnel, regardless of if they are involved in an accident or not.

I am proposing this legislation to further protect firefighters and EMS personnel from having their automobile insurance terminated solely due to the dedicated service of our volunteers. It is both fitting and proper that those who put their lives on the line for others should be afforded protection from these types of actions.

It is necessary to amend Act 284 of 1921 to further support our valued first responders and firefighters.

If you would like to cosponsor this legislation, please contact Lily Horst in my Harrisburg office at 787-2686.