



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

SB2415

Introduced 2/7/2025, by Sen. Julie A. Morrison

#### SYNOPSIS AS INTRODUCED:

215 ILCS 5/143.13b new

Amends the Illinois Insurance Code. Provides that any policy of automobile insurance that carries comprehensive coverage may not exclude theft coverage for lack of evidence of forcible entry or for the insured leaving the vehicle unlocked or leaving a key or key fob in the vehicle. Provides that nothing in the provisions prohibits a company from investigating and denying a claim due to fraudulent acts. Effective January 1, 2026.

LRB104 09593 BAB 19657 b

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by  
5 adding Section 143.13b as follows:

6 (215 ILCS 5/143.13b new)

7 Sec. 143.13b. Coverage for motor vehicle theft. Any policy  
8 of automobile insurance that carries comprehensive coverage  
9 may not exclude theft coverage for the following reasons:

10 (a) Lack of evidence of forcible entry;

11 (b) The insured leaving the vehicle unlocked; or

12 (c) The insured leaving a key or key fob in the vehicle.

13 Nothing in this Section prohibits a company from investigating  
14 and denying a claim due to fraudulent acts.

15 Section 99. Effective date. This Act takes effect January  
16 1, 2026.