

SB2972



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB2972

Introduced 1/27/2026, by Sen. Julie A. Morrison

SYNOPSIS AS INTRODUCED:

625 ILCS 45/5-24 new

Amends the Boat Registration and Safety Act. Provides that it is unlawful for the owner of a motorboat of more than 50 horsepower or a personal watercraft to operate or allow the operation of the motorboat or personal watercraft unless it is covered by a liability insurance policy with at least \$50,000 of liability coverage per occurrence. Requires every owner or operator of a motorboat of more than 50 horsepower or a personal watercraft to carry within the motorboat or personal watercraft evidence of insurance. Provides penalties for violations. Authorizes the Department of Natural Resources to adopt rules as necessary to implement the provision.

LRB104 16617 LNS 30018 b

A BILL FOR

1 AN ACT concerning transportation.

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

4 Section 5. The Boat Registration and Safety Act is amended
5 by adding Section 5-24 as follows:

6 (625 ILCS 45/5-24 new)

7 Sec. 5-24. Operation of motorboat or personal watercraft;
8 insurance.

9 (a) It is unlawful for the owner of a motorboat of more
10 than 50 horsepower or a personal watercraft to operate or
11 allow the operation of the motorboat or personal watercraft
12 unless it is covered by a liability insurance policy that has
13 been issued by an insurance company licensed in this State.
14 The insurance policy shall provide at least \$50,000 of
15 liability coverage per occurrence. On and after the effective
16 date of this amendatory Act of the 104th General Assembly, the
17 Department shall not approve any new or renewed registration
18 without receiving proof of liability insurance in accordance
19 with this subsection.

20 (b) Every owner or operator of a motorboat of more than 50
21 horsepower or a personal watercraft shall carry within the
22 motorboat or personal watercraft evidence of insurance. The
23 evidence shall be legible and sufficient to demonstrate that

1 the motorboat or personal watercraft is currently covered by a
2 liability insurance policy as required under this Section and
3 may include, but is not limited to, the following:

4 (1) an insurance card provided by the insurer under
5 this Section;

6 (2) the current declarations page of a liability
7 insurance policy;

8 (3) a liability insurance binder, certificate of
9 liability insurance, or receipt for payment to an insurer
10 or its authorized representative for a liability insurance
11 premium; or

12 (4) the display of electronic images on a cellular
13 phone or other type of portable electronic device. The use
14 of a cellular phone or other type of portable electronic
15 device to display proof of insurance does not constitute
16 consent for a law enforcement officer, court, or other
17 officer of the court to access other contents of the
18 electronic device. Any law enforcement officer, court, or
19 officer of the court presented with the device shall be
20 immune from any liability resulting from damage to the
21 mobile electronic device.

22 (c) An owner of a motorboat or personal watercraft who
23 violates subsection (a) and knowingly operates or permits the
24 operation of the motorboat or personal watercraft in which the
25 operation of the motorboat or personal watercraft is the
26 proximate cause of an accident on the waters of this State

1 commits a Class A misdemeanor.

2 (d) An operator or owner of a motorboat or personal
3 watercraft who violates subsection (b) commits a petty offense
4 and shall be fined for a first violation not less than \$50 nor
5 more than \$250 and for a second violation not less than \$250
6 nor more than \$500. A third or subsequent violation of
7 subsection (b) is a Class A misdemeanor for which a fine of not
8 less than \$500 nor more than \$1,000 shall be imposed.

9 (e) The Department is authorized to adopt rules as
10 necessary to implement this Section.