



Sen. Julie A. Morrison

Filed: 2/24/2026

10400SB2972sam002

LRB104 16617 LNS 34678 a

1 AMENDMENT TO SENATE BILL 2972

2 AMENDMENT NO. _____. Amend Senate Bill 2972 by replacing
3 everything after the enacting clause with the following:

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

6 (625 ILCS 45/5-24 new)

7 Sec. 5-24. Mandatory liability insurance.

8 (a) It is unlawful for the owner of a motorboat of more
9 than 10 horsepower, a motorboat over 21 feet long, or a
10 personal watercraft to operate or allow the operation of the
11 motorboat or personal watercraft unless it is covered by a
12 liability insurance policy that has been issued by an
13 insurance company licensed in this State. The insurance policy
14 shall be issued in amounts no less than the minimum amounts set
15 for bodily injury or death and for destruction of property
16 under Section 7-203 of the Illinois Vehicle Code, and shall be

1 issued in accordance with the requirements of Sections 143a
2 and 143a-2 of the Illinois Insurance Code. No insurer other
3 than an insurer authorized to do business in this State shall
4 issue a policy pursuant to this Section. Nothing herein shall
5 deprive an insurer of any policy defense available at common
6 law.

7 (b) Proof of insurance as required by this Section shall
8 be produced and displayed by the owner or operator of the
9 motorboat or personal watercraft upon request to any law
10 enforcement officer or to any person who has suffered or
11 claims to have suffered either personal injury or property
12 damage as a result of the operation of the motorboat or
13 personal watercraft by the owner or operator.

14 (c) Except as provided in subsection (d), any operator of
15 a motorboat or personal watercraft subject to registration and
16 numbering under this Act who is convicted of violating
17 subsection (a) is guilty of a petty offense and shall be
18 required to pay a fine in excess of \$500, but not more than
19 \$1,000. However, no person charged with violating this Section
20 shall be convicted if such person produces in court
21 satisfactory evidence that at the time of the arrest the
22 motorboat or personal watercraft was covered by a liability
23 insurance policy in accordance with subsection (a). The chief
24 judge of each circuit may designate an officer of the court to
25 review the documentation demonstrating that at the time of
26 arrest the motorboat or personal watercraft was covered by a

1 liability insurance policy in accordance with subsection (a).

2 (d) A person who (i) has not previously been convicted of
3 or received a disposition of court supervision for violating
4 subsection (a) and (ii) produces at his or her court
5 appearance satisfactory evidence that the motorboat or
6 personal watercraft is covered, as of the date of the court
7 appearance, by a liability insurance policy in accordance with
8 Section 7-601 of the Illinois Vehicle Code shall, for a
9 violation of this Section, pay a fine of \$100 and receive a
10 disposition of court supervision. The person must, on the date
11 that the period of court supervision is scheduled to
12 terminate, produce satisfactory evidence that the motorboat or
13 personal watercraft was covered by the required liability
14 insurance policy during the entire period of court
15 supervision.

16 An officer of the court designated under subsection (c)
17 may also review liability insurance documentation under this
18 subsection to determine if the motorboat or personal
19 watercraft is, as of the date of the court appearance, covered
20 by a liability insurance policy in accordance with Section
21 7-601 of the Illinois Vehicle Code. The officer of the court
22 shall also determine, on the date the period of court
23 supervision is scheduled to terminate, whether the motorboat
24 or personal watercraft was covered by the required policy
25 during the entire period of court supervision."