

SB3258



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB3258

Introduced 2/3/2026, by Sen. Laura M. Murphy

SYNOPSIS AS INTRODUCED:

215 ILCS 5/143.35 new

Amends the Illinois Insurance Code. Provides that a policy of automobile insurance that provides coverage for rental vehicle reimbursement or loss of use shall include coverage that guarantees the insured is provided with a comparable vehicle during the period of loss of use. Provides that this requirement applies to all applicable claims if the insured has elected coverage for rental vehicle reimbursement or loss of use, regardless of whether the loss of use is due to maintenance or is the result of an at-fault motor vehicle crash.

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A BILL FOR

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 143.35 as follows:

6 (215 ILCS 5/143.35 new)

7 Sec. 143.35. Comparable rental vehicle coverage.

8 (a) In this Section:

9 "Comparable vehicle" means a rental motor vehicle that is
10 similar in size, model, interior, and utility class to the
11 insured vehicle.

12 "Loss of use" means deprivation of the use of a person's
13 motor vehicle during the period reasonably required to make
14 repairs or replace the vehicle.

15 (b) A policy of automobile insurance as defined in Section
16 143.13 that provides coverage for rental vehicle reimbursement
17 or loss of use shall include coverage that guarantees the
18 insured is provided with a comparable vehicle during the
19 period of loss of use.

20 (c) This Section applies to all applicable claims if the
21 insured has elected coverage for rental vehicle reimbursement
22 or loss of use, regardless of whether the loss of use is due to
23 maintenance or is the result of an at-fault motor vehicle

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1 crash.