



Department of Business Regulation

Insurance Division

1511 Pontiac Avenue, Bldg. 69-2

Cranston, Rhode Island 02920

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Guidance on R.I. Gen. Laws § 27-7-6

The Insurance Division has received questions about the 2021 amendments to R.I. Gen. Laws § 27-7-6 contained in [2021 Public Laws Chapters 260 & 265](#). To ensure that the law is applied consistently, guidance is being provided regarding the Division's interpretation of these amendments to this statute.

If the following four conditions are met:

- 1) a consumer has an auto policy that includes comprehensive and collision coverage
- 2) the consumer rents a vehicle through a written rental agreement
- 3) the rented vehicle weighs less than ten thousand (10,000) pounds
- 4) the consumer rents that vehicle for sixty days or less

then the Division believes that a claim for damage to the consumer's rental vehicle for which the consumer is liable, *whether the damage is the result of a traffic accident or not*, would be paid out under the property damage liability section of the consumer's private passenger automobile policy, and the consumer would not be charged a deductible.

This guidance is not exclusive and the Division understands that there are other scenarios in which this statute could be implicated. The Courts have jurisdiction over interpretation of this statute in various factual situations and will need to determine insurance coverage in those situations. We will continue to monitor how Rhode Island Courts interpret this statute and will update this guidance as necessary.

This guidance is not inconsistent with prior interpretations of the Division identified in Bulletin 2004-11 or Insurance Bulletin 2019-1.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
September 22, 2021