BULLETIN NO. 2015-04

TO: All Automobile Insurers in Alabama

FROM: Jim L. Ridling
Commissioner of Insurance

DATE: April 8, 2015

SUBJECT: Use of Insured Vehicles on Closed Roads

EFFECTIVE: Immediate

Please be advised motor vehicle policies in this state should not have an exclusion limiting coverage if an insured vehicle is used on a public road that has been closed due to weather conditions. This office is unaware of any particular insurer with an approved filing making such an exclusion; however, any form containing such exclusion that may have been approved is hereby disapproved and any insurer with such an exclusion shall have thirty days from the date of this bulletin to make a replacement filing to remove the exclusion.

JLR/RN/ct