

**First Regular Session  
Seventy-fifth General Assembly  
STATE OF COLORADO**

**ENGROSSED**

*This Version Includes All Amendments Adopted  
on Second Reading in the House of Introduction*

LLS NO. 25-0504.01 Kristen Forrestal x4217

**HOUSE BILL 25-1179**

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**HOUSE SPONSORSHIP**

**Zokaie and Feret,**

**SENATE SPONSORSHIP**

**Daugherty and Jodeh,**

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**House Committees**  
Business Affairs & Labor

**Senate Committees**

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**A BILL FOR AN ACT**

101      **CONCERNING AUTOMOBILE INSURANCE COVERAGE FOR THE**  
102      **REPLACEMENT OF A CHILD RESTRAINT SYSTEM.**

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**Bill Summary**

*(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov>.)*

The bill requires an insurer that issues or renews an automobile insurance policy to include coverage for the replacement of a child restraint system that sustains damage during a vehicle accident to which the coverage is applicable.

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Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
Capital letters or bold & italic numbers indicate new material to be added to existing law.  
Dashes through the words or numbers indicate deletions from existing law.

HOUSE  
Amended 2nd Reading  
March 4, 2025

1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** In Colorado Revised Statutes, **add** 10-4-644 as  
3 follows:

4 **10-4-644. Child restraint system - insurance coverage -**  
5 **definition.** (1) (a) AN INSURER THAT ISSUES OR RENEWS A POLICY  
6 PURSUANT TO THIS PART 6 SHALL INCLUDE IN THE APPLICABLE COVERAGE  
7 THE REPLACEMENT COST OF A CHILD RESTRAINT SYSTEM THAT IS IN A  
8 MOTOR VEHICLE AT THE TIME OF A MOTOR VEHICLE ACCIDENT, AND TO  
9 WHICH THE COVERAGE IN THE POLICY IS APPLICABLE.

10 (b) UPON THE SUBMISSION OF A CLAIM TO AN INSURER FOR A LOSS  
11 RESULTING FROM A MOTOR VEHICLE ACCIDENT, THE INSURER SHALL ASK  
12 THE CLAIMANT IF A CHILD RESTRAINT SYSTEM WAS IN THE MOTOR VEHICLE  
13 AT THE TIME THAT THE ACCIDENT OCCURRED AND, IF SO, THE APPLICABLE  
14 POLICY COVERING THE MOTOR VEHICLE ACCIDENT SHALL PAY THE COST TO  
15 REPLACE THE CHILD RESTRAINT SYSTEM OR REIMBURSE THE CLAIMANT  
16 FOR THE COST OF THE REPLACEMENT OF THE CHILD RESTRAINT SYSTEM.

17 (2) AS USED IN THIS SECTION, "CHILD RESTRAINT SYSTEM" HAS THE  
18 MEANING SET FORTH IN SECTION 42-4-236 (1)(a.5).

19 **SECTION 2. Act subject to petition - effective date -**  
20 **applicability.** (1) This act takes effect January 1, 2026; except that, if a  
21 referendum petition is filed pursuant to section 1 (3) of article V of the  
22 state constitution against this act or an item, section, or part of this act  
23 within the ninety-day period after final adjournment of the general  
24 assembly, then the act, item, section, or part will not take effect unless  
25 approved by the people at the general election to be held in November  
26 2026 and, in such case, will take effect on the date of the official  
27 declaration of the vote thereon by the governor.

1           (2) This act applies to automobile insurance policies issued or  
2 renewed and insurance claims filed on or after the applicable effective  
3 date of this act.