



HOUSE REPUBLICAN STAFF ANALYSIS

Bill:	House File 499	House Committee:	PASSED 2/23/23 (23-0)
Committee:	Commerce	House Floor:	
Floor Manager:	Rep. David Young	Senate Floor:	
Date:	March 16, 2023	Governor:	
Staff:	Natalie Ginty (5-2063)		

Car Seat Coverage

- This bill requires car insurance companies to cover the value of a car seat that is located in a vehicle subject to a loss.

Section by Section Analysis

Section 1 – New Section (Iowa Code 507B.4D)

Requires insurance coverage of the value of any child restraint system that is located in a vehicle that is subject to a partial or total loss.

Section 2 – Applicability

This law applies to any automobile loss that occurred on or after July 1, 2023.