

**Senate File 215 - Introduced**

SENATE FILE 215  
BY TRONE GARRIOTT

**A BILL FOR**

1 An Act relating to the inclusion of the value of child  
2 restraint systems in the loss calculation for specified  
3 insurance settlements of automobile partial or total losses,  
4 and including applicability provisions.  
5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

unofficial

1 Section 1. NEW SECTION. **507B.4D Automobile loss settlements**  
2 **— child restraint systems.**

3 If an automobile insurance policy provides for the settlement  
4 of an automobile partial loss or total loss, a person shall  
5 include the value of any child restraint system that is located  
6 in an automobile at the time the automobile is subject to a  
7 partial loss or a total loss. For purposes of this section,  
8 "automobile" has the same meaning as defined in section 321.1,  
9 subsection 42, paragraph "d", and "child restraint system" has  
10 the same meaning as defined in section 321.446, subsection 7.

11 Sec. 2. APPLICABILITY. This Act applies to automobile losses  
12 for automobiles that are subject to a partial loss or a total  
13 loss occurring on or after July 1, 2025.

14 EXPLANATION

15 The inclusion of this explanation does not constitute agreement with  
16 the explanation's substance by the members of the general assembly.

17 This bill relates to the inclusion of the value of  
18 child restraint systems in the loss calculation for insurance  
19 settlements of automobile partial or total losses. The bill  
20 requires a person to include the value of any child restraint  
21 systems that are located in an automobile at the time the  
22 automobile is subject to a partial or total loss. "Automobile"  
23 is defined in the bill as a motor vehicle designed primarily  
24 for carrying nine passengers or less, excluding motorcycles and  
25 motorized bicycles. The bill defines "child restraint system" as  
26 a specially designed seating system, including a belt-positioning  
27 seat or a booster seat, that meets federal motor vehicle safety  
28 standards set forth in 49 C.F.R. §571.213.

29 The bill applies to automobile losses for automobiles that are  
30 subject to a partial or total loss occurring on or after July 1,  
31 2025.