

VIRGINIA ACTS OF ASSEMBLY -- 2012 SESSION

CHAPTER 561

An Act to amend the Code of Virginia by adding in Chapter 21 of Title 38.2 a section numbered 38.2-2129, relating to fire insurance; coverage for costs of services by volunteer fire departments.

[S 140]

Approved April 4, 2012

Be it enacted by the General Assembly of Virginia:

1. That the Code of Virginia is amended by adding in Chapter 21 of Title 38.2 a section numbered 38.2-2129 as follows:

§ 38.2-2129. Coverage for volunteer fire department costs.

Every insurer writing a fire policy or fire policy in combination with other insurance coverages shall provide coverage for the cost charged by a volunteer fire department that is not fully funded by real estate taxes or other property taxes for service charges where the fire department is called in to save or protect property insured under such policy from a peril insured against. The limit of such coverage shall be no less than \$250. Higher coverage limits may be offered by an insurer for an additional premium. Any bill for such service charges shall be sent to the owner of the property for which the services were rendered. The amount billed shall not exceed the limit of such coverage. This coverage shall not apply to service charges made in response to a call outside of the volunteer fire department's fire protection district, city, or municipality pursuant to a contract.