VIRGINIA ACTS OF ASSEMBLY -- 1998 SESSION

CHAPTER 726

An Act to amend the Code of Virginia by adding in Chapter 22 of Title 38.2 a section numbered 38.2-2232, relating to private pleasure watercraft; optional uninsured coverage.

[H 1353]

Approved April 16, 1998

Be it enacted by the General Assembly of Virginia: 1. That the Code of Virginia is amended by adding in Chapter 22 of Title 38.2 a section numbered 38.2-2232 as follows:

§ 38.2-2232. Liability insurance on private pleasure watercraft; optional coverage.

Every insurer issuing a new or renewal policy or contract covering liability arising from the ownership, maintenance or use of a private pleasure watercraft shall offer, in writing, to the named insured the option of purchasing coverage undertaking to pay all sums the insured is legally entitled to recover as damages from the owner or operator of an uninsured private pleasure watercraft arising out of the ownership, maintenance, or use of such uninsured watercraft. Insurers issuing or providing liability policies that are of an excess or umbrella type or which provide liability coverage incidental to a policy not related to a specifically insured private pleasure watercraft shall not be required to offer, provide or make available to those policies uninsured private pleasure watercraft coverage.

For purposes of this section, "uninsured private pleasure watercraft" means a private pleasure watercraft for which there is no liability insurance.