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**SENATE BILL NO. 611**

Offered January 10, 2018

Prefiled January 10, 2018

A *BILL to amend and reenact §§ 46.2-419 and 46.2-472 of the Code of Virginia, relating to motor vehicle liability insurance coverage limits.*

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Patron—Surovell\_\_\_\_\_  
Referred to Committee on Transportation**Be it enacted by the General Assembly of Virginia:****1. That §§ 46.2-419 and 46.2-472 of the Code of Virginia are amended and reenacted as follows:****§ 46.2-419. When judgment satisfied.**

A. Every judgment for damages in any motor vehicle accident referred to in this chapter shall, for the purpose of this chapter, be satisfied:

1. When paid in full or when ~~\$25,000~~ *\$100,000* has been credited upon any judgment or judgments rendered in excess of that amount because of bodily injury to or death of one person as the result of any one accident;

2. When, subject to the limit of ~~\$25,000~~ *\$100,000* because of bodily injury to or death of one person, the judgment has been paid in full or when the sum of ~~\$50,000~~ *\$200,000* has been credited upon any judgment or judgments rendered in excess of that amount because of bodily injury to or death of two or more persons as the result of any one accident;

3. When the judgment has been paid in full or when ~~\$20,000~~ *\$40,000* has been credited upon any judgment or judgments rendered in excess of that amount because of injury to or destruction of property of others as a result of any one accident; or

4. When the judgment has been discharged in bankruptcy.

B. Payments made in settlement of any claims because of bodily injury, death or property damage arising from a motor vehicle accident shall be credited in reduction of the amount provided in this section.

**§ 46.2-472. Coverage of owner's policy.**

Every motor vehicle owner's policy shall:

1. Designate by explicit description or by appropriate reference, all motor vehicles with respect to which coverage is intended to be granted.

2. Insure as insured the person named and any other person using or responsible for the use of the motor vehicle or motor vehicles with the permission of the named insured.

3. Insure the insured or other person against loss from any liability imposed by law for damages, including damages for care and loss of services, because of bodily injury to or death of any person, and injury to or destruction of property caused by accident and arising out of the ownership, use, or operation of such motor vehicle or motor vehicles within the Commonwealth, any other state in the United States, or Canada, subject to a limit exclusive of interest and costs, with respect to each motor vehicle, of ~~\$25,000~~ *\$100,000* because of bodily injury to or death of one person in any one accident and, subject to the limit for one person, to a limit of ~~\$50,000~~ *\$200,000* because of bodily injury to or death of two or more persons in any one accident, and to a limit of ~~\$20,000~~ *\$40,000* because of injury to or destruction of property of others in any one accident.

INTRODUCED

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