

COMMITTEE ON FINANCE

6/11/2013-AMENDED AND REPORTED OUT TO THE COMMITTEE ON RULES AND JUDICIARY

BILL NO. 30-0007**Thirtieth Legislature of the Virgin Islands**March 6, 2013

An Act amending Title 20, Chapter 38, section 419 of the Virgin Islands Code by making mandatory rental automobile insurance secondary to any valid automobile liability insurance held by the driver/renter

PROPOSED BY: Senators Terrence "Positive" Nelson, Nereida Rivera O'Reilly,
Clifford F. Graham and Diane Capehart
Co-Sponsor: Judi Buckley

1 *Be it enacted by the Legislature of the Virgin Islands:*

2 **SECTION 1.** Title 20, V.I.C., Part II, Ch. 39, § 419, is amended by adding new
3 subsection (c) to read:

4 “(c) If a rental vehicle driver has any other valid and collectible liability insurance in
5 addition to the mandatory liability insurance policy for rental vehicles required by section 418(c)
6 of this chapter, the minimum mandatory liability insurance policy for rental vehicles shall be
7 secondary to the other insurance. The duty of the minimum mandatory liability insurance policy
8 to respond to a suit or claim arises only when any other applicable insurance coverage does not
9 meet the minimum mandatory liability insurance limits prescribed by title 20, section 418(c). If a

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1 rental vehicle driver pays for such additional liability insurance, the application of that policy,
2 including whether it is primary or secondary, will be determined by the rental contract.”

3 **BILL SUMMARY**

4 This bill makes mandatory rental automobile insurance secondary to any valid automobile
5 liability insurance held by the driver/renter.

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7 **BR13-0042/February 13, 2013/Reviewed by MMH**
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