

Chapter 1 : Virginia General Liability Insurance - General Liability Quotes in VA

If liability insurance coverage on a vehicle terminates or cancels during the registration period, you must reinsure the vehicle, pay the uninsured motor vehicle fee, temporarily deactivate your license plates, or surrender the license plates to DMV.

Articles Virginia General Liability Insurance Virginia general liability insurance represents a safety net for many Virginia business owners. In any company or business setting, it is very possible that claims or lawsuits will be brought against the owner. In fact, thousands of these lawsuits are opened every year, many of them fraudulent. As American citizens, we have the right to seek damages when injured on commercial property. These types of injuries result from hundreds of different sources and no type of business is completely safe from injury. Somebody in VA can even bring a claim against a venture if they feel like they were offended by advertising campaigns. Virginia claims can be very expensive as you may end up paying for medical bills, court fees and damages. Often, this can result in claims of hundreds of thousands or even millions of dollars. Very few people that operate a Virginia company can afford to pay huge fines without losing a lot of their profits. Virginia general liability insurance exists in order to help companies protect their hard earned investments. When a claim or lawsuit is brought against a company with general liability insurance, the insurer will pay for most or all of the fees, depending on the general liability insurance policy. This type of coverage represents a huge opportunity for Virginia owners to run a business without living in fear of accident. Regardless of where you may operate your business in Virginia, be it Arlington, Richmond or elsewhere, you are going to need a good Virginia general liability insurance plan. But before going out and purchasing the first policy you come across, it pays to do some research and reflection. Your business is unique from any other, and you will have unique needs when it comes to the amount of commercial liability insurance you may need. Virginia Risk and Regulation Virginia is a place where business owners enjoy a large amount of freedom to do what they want with their company. But certain statues do exist that govern the amount of Virginia general liability insurance that is required of owners. Making sure to comply with these minimum amounts will help individuals properly protect their investments and the rights of their employees and clients. Making sure to get the right amount of insurance will also ensure that a venture owner avoids fines and punishments for not having the proper general liability insurance. There are many different types of companies and many different risks associated with them. Virginia general liability insurance is in place to help minimize the effect of these risks. A line of work that is very injury prone will commonly have much more comprehensive general liability insurance in place. This means that these types of companies will have much higher caps on their policies. A higher cap means that the insurer will pay larger amounts should necessity arise. High-risk work generally means much higher caps and more expensive Virginia general liability insurance policies. But even if you manage or operate the most dangerous type of company, you can find a general liability policy that will fit within your particular budget. Coverage Selection Every enterprise, be it small or large should be covered by Virginia general liability insurance. But not every company has a large amount of extra money for these types of expenses. Luckily, there are policies that will fit with just about any budget and it is not hard to find them. Traditionally, a business owner would have to hire a broker to help them find the right coverage. But with the invention of online comparisons, finding the right plan has become much easier. You do not need to stress yourself out finding a good Virginia general liability insurance policy. There are many different options available to companies and a good policy is not far away. It is wise to take the time to compare rates and find quotes that are competitive. Buying a policy that fully covers your company is not only easy but it is also affordable, as many insurers will be competing for your business. This competition has led to very low premiums and extremely affordable coverage. The proper Virginia general liability insurance may be at your fingertips. You have already found a powerful resource to help you locate the policy that best fits your company. Protecting your business means that you are going to be protecting years of hard work and investment. Accidents can happen at any time and the proper coverage can be the only thing that stands between your company and financial ruin. Follow the advice we have provided and take the

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time to locate a policy that correctly reflects the needs of your particular company. The future of your business may depend on a good, affordable policy that you locate today.

Chapter 2 : VA Car Accident Attorneys: Virginia Auto Insurance Basics | Shapiro & Appleton

If you choose to purchase auto insurance to fulfill your financial responsibility, you must buy Virginia liability car insurance to help cover the costs of injuries and property damage to others you caused in a car accident.

Compensatory versus Punitive Damages - Info from Chesapeake, Va Car Accident Lawyers There is an important distinction between compensatory damages and punitive damages. Rick and Ed explain that distinction in this video. Med pay in Virginia is an optional coverage. Often the client will not even know if they have med pay. In Virginia you get to stack within a given policy the med pay limits for each vehicle on the policy. Proof of negligence is not needed. There is a deadline for submission of the med pay claim and the coverage only applies to bills incurred for a set period of time after the wreck. Please note that it is not ethical to take a percentage fee on uncontested med pay claims. Although it may be permitted to take some kind of administrative fee, I believe the better practice is not to charge the client anything for collecting medical payments coverage, if it can be done without having to file suit. As always, in Virginia, automobile insurance law, you start the analysis of coverage with the vehicle that the person was occupying at the time of the crash. So, the vehicle that the defendant was driving at the time of the wreck is the primary or first liability insurance carrier. However, if there is not enough liability coverage on the vehicle the defendant was operating, then you must look for other liability coverage. If the man also had his own separate automobile insurance coverage on a different vehicle, then that coverage would be potentially available as excess liability coverage. Further coverages for excess liability can be available such as an umbrella insurance policy. If you have losses of that amount, then you simply state in writing to the liability carrier that you want to know the amount of the liability coverage and they must disclose it to you. Previously, you might have had to go into suit to get this information. Sometimes the amount of the liability coverage may affect the settlement decision. Where there is a real possibility of getting a verdict for significantly more than the carrier is offering and you know that you will be able to actually collect it, the client may be more willing to go to trial. UM may apply in several situations. Sometimes it will turn out that the defendant did not have any automobile liability coverage at all. The defendant may have voided their coverage by failing to cooperate with the insurer. Another place UM applies is in a hit and run case against a John Doe unknown motorist. Finally, if the defendant has certain immunity from liability, UM can apply. Normally the amount of the uninsured motorist coverage on a policy is in the same amount as the liability coverage. The only time this is not true is if a waiver of such coverage has been given to the carrier rare. Additionally, there may be opportunities to stack additional UM coverage. Assume that the at-fault driver was uninsured. Sometimes the client or their family member will be reluctant to allow a claim to be made under their uninsured motorist coverage for fear that it will have some negative effect on their insurance rates. You can assure them that by law in Virginia the insurance company is not allowed to raise their insurance rates for an accident which was not their fault. The case is worth whatever the case is worth based upon the liability and the extent of the injuries. Only if the negligent party has significant assets will any recovery beyond insurance be possible. The insurance coverage that matters is the insurance that was in place on the date of the accident. The only policy limits which are available are those in effect as of the moment of the crash. You start with the same analysis set forth above for liability coverage and for uninsured motorist coverage. Then you compare the two. If there is more liability coverage than UM coverage, then all you get is the liability coverage. It is only where the amount of all available UM coverage exceeds the amount of liability coverage will UIM kick in. The underinsured motorist coverage available is the amount above the available liability coverage. There are all sorts of interesting twists and turns in this area of law that are beyond the scope of this paper. One important warning in this area is that under Virginia law you cannot reach an agreement with a liability carrier until you have the permission of the UIM carrier or you will void out your right to get the UIM coverage. So what has to happen is to simply get a tender offer letter from the liability carrier clarifying that they are offering their full limits. Then you have to undertake a separate negotiation with the UIM carrier. Once you reach an agreement with the UIM carrier for how much more they are willing to pay beyond the liability limits, you may resolve both claims at the same time giving a full

release to the at-fault party and both carriers. Other times you simply have to go the distance because of the peculiarities of this aspect of Virginia insurance law. There has been a proposed bill in the state legislature to correct this anomaly in the law and to have a better system like our sister states of Maryland and North Carolina in this regard. Please note that if you go into suit against either a UM or UIM carrier, you must serve a copy of the suit papers on them in order for the obligation to pay any verdict to kick in. Often this means that you will have two or more lawyers fighting against your case during the discovery process. For example, if the defendant is an interstate trucker then the liability insurance is typically more plentiful but also more complex. Another way in which the insurance situation can be more complicated, but more favorable to the client, is where the at-fault driver was working as the employee of another entity. The employer as a second defendant may provide more insurance coverage or it may provide more potential assets that will allow for a greater recovery in a catastrophic case. For example, if the driver is a delivery employee for a big company like Coca-Cola, there could be additional coverages and assets of the company that could be at risk for the defendants in a serious injury case involving brain damage or amputation of a limb. The first place is the actual insurance contract and what coverage is there. The second place is the statute in Virginia controlling automobile insurance, because if the policy provides less coverage than that required by statute, the statute controls. Finally, there is abundant case law on insurance coverage issues that interpret the interplay of these factors. Remember that to the extent that there is a lingering disagreement between your client and the insurance company about coverage that a declaratory judgment action is always potentially available to clarify these issues.

Chapter 3 : Car Accident Liability Insurance | Alexandria, Virginia Auto Injury Lawyer

Finding a car insurance estimate from Richmond to Virginia Beach is easy with Esurance's CoverageMyWay Â®. Use it to compare rates online â€” including "full coverage" (comprehensive and collision coverages) and basic liability insurance â€” and meet Virginia car insurance requirements.

Chapter 4 : Best Cheap Car Insurance in Virginia for - NerdWallet

Looking For Virginia Auto Insurance? You can get a free car insurance quote online or by calling a dedicated SafeAuto customer service representative at SAFEAUTO. Customer service is available 24/7 to assist you with your quote or answer any insurance questions you may have.

Chapter 5 : Virginia Car Insurance - Quotes, Coverage & Requirements | www.nxgvision.com

Virginia Auto Insurance Discounts Virginia Agents From a day at the beach to a romantic getaway at the iconic Roanoke Valley, Virginians have plenty of exciting destinations to choose from.

Chapter 6 : West Virginia Auto Insurance Coverage - Nationwide

Auto insurance protects you against financial loss if you have an accident. It is a contract between you and the insurance company. You agree to pay the premium and the insurance company agrees to pay your losses as defined in your policy.

Chapter 7 : Virginia Car Insurance Laws | www.nxgvision.com

If you own a small business in the Old Dominion State, this information will help you understand Virginia Commercial Liability insurance and protect your business and your personal assets from legal claims and settlements that can spell financial ruin.

Chapter 8 : Commonwealth of Virginia Department of Motor Vehicles

If you purchase car insurance in Virginia, there are certain coverages and coverage limits you must have. Minimum liability coverage limits are 25/50/ Drivers who purchase auto liability coverage also must carry uninsured motorist bodily injury and property damage coverage.

Chapter 9 : Virginia Auto Insurance from Nationwide

Administration of Insurance Regulation in Virginia Administrative Letters: Administrative Letters are the method by which the Commissioner of Insurance formally communicates with entities regulated by the Bureau of Insurance.