



## Important Change in Auto Liability Limits Effective on January 1, 2022

Virginia's minimum auto liability insurance requirements are increasing effective January 1, 2022. This is the first of two planned increases to the minimum coverage limits with the second planned for January 1, 2025. The new minimum effective January 1, 2022 is \$30,000/\$60,000/\$20,000. The following chart illustrates the change:

### Auto Insurance Coverage Limits Required by Virginia Law in 2022

#### Virginia Auto Insurance Minimum Coverage Limits

Required Coverage	2022 Requirements	2021 Requirements
Liability	<ul style="list-style-type: none"> <li>• \$30,000 for bodily injury per person</li> <li>• \$60,000 for bodily injury per accident</li> <li>• \$20,000 for property damage per accident</li> </ul>	<ul style="list-style-type: none"> <li>• \$25,000 for bodily injury per person</li> <li>• \$50,000 for bodily injury per accident</li> <li>• \$20,000 for property damage per accident</li> </ul>
Uninsured/underinsured motorist	<ul style="list-style-type: none"> <li>• \$30,000 for bodily injury per person</li> <li>• \$60,000 for bodily injury per accident</li> <li>• \$20,000 for property damage per accident</li> </ul>	<ul style="list-style-type: none"> <li>• \$25,000 for bodily injury per person</li> <li>• \$50,000 for bodily injury per accident</li> <li>• \$20,000 for property damage per accident</li> </ul>

### Uninsured/Underinsured Motorist Coverage: (30/60/20)

Effective January 1, 2022, the minimum requirements for uninsured/underinsured coverage and liability coverage are also increasing to \$30,000 for injuries to one person (\$25,000 in 2021); \$60,000 for injuries per accident (\$50,000 in 2021); and \$20,000 for property damages per accident (same as 2021).

**Drivers with FR-44 Certifications will still be required to carry double the minimum requirements as follows:**

**FR-44 Insurance Coverage Minimum Requirements**

**Minimum Liability**

- \$60,000 for bodily injury per person
- \$120,000 for bodily injury per accident
- \$40,000 for property damage per accident

**Uninsured/Underinsured Motorist**

- \$60,000 for bodily injury per person
- \$120,000 for bodily injury per accident
- \$40,000 for property damage per accident

To recap, a driver with an FR-44 certification is a driver with the following convictions:

- Maiming while under the influence
- Driving while intoxicated (e.g., drugs, alcohol)
- Driving while driver's license was suspended due to conviction
- Violating federal or state laws similar to any of the above convictions

If you have any question about the new requirements, please contact Kevin Kowar, Association Executive at [Kevin@piavadc.com](mailto:Kevin@piavadc.com) or 804-486-4218.