

**Vermont Laws on Minimum Automobile Liability Coverage  
(23 VSA chapter 11)  
Background for H.143 (2017)**

**23 VSA § 800(a) (Minimum Automobile Liability Coverage)**

(a) No owner of a motor vehicle required to be registered, or operator required to be licensed or issued a learner's permit, shall operate or permit the operation of the vehicle upon the highways of the State without having in effect an automobile liability policy or bond in the amounts of at least **\$25,000.00** for one person and **\$50,000.00** for two or more persons killed or injured and **\$10,000.00** for damages to property in any one crash. In lieu thereof, evidence of self-insurance in the amount of \$115,000.00 must be filed with the Commissioner of Motor Vehicles, and shall be maintained and evidenced in a form prescribed by the Commissioner. The Commissioner may require that evidence of financial responsibility be produced before motor vehicle inspections are performed pursuant to the requirements of section 1222 of this title.

**23 V.S.A. § 941 (Uninsured/Underinsured Motorist Coverage), in relevant part:**

(a) No policy insuring against liability arising out of the ownership, maintenance, or use of any motor vehicle may be delivered or issued for delivery in this State with respect to any motor vehicle registered or principally garaged in this State unless coverage is provided therein, or supplemental thereto, for the protection of persons insured thereunder who are legally entitled to recover damages, from owners or operators of uninsured, underinsured, or hit-and-run motor vehicles, for bodily injury, sickness, or disease, including death, and for property damages resulting from the ownership, maintenance, or use of such uninsured, underinsured, or hit-and-run motor vehicle. The coverage for property damages shall be sufficient to indemnify a claim for damages to which the claimant is legally entitled of no more than **\$10,000.00** per claim, subject to a \$150.00 deductible; provided, however, to the extent that other direct damage coverage is valid and collectible:

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(c) The coverages under subsections (a) and (b) of this section for new or renewed policies shall be not less than **\$50,000.00** for one person and **\$100,000.00** for two or more persons killed or injured. If the limits of liability coverage in the policy are greater than \$50,000.00 for one person and \$100,000.00 for two or more persons injured or killed, the limits of uninsured motorist insurance shall be the same, unless the policyholder otherwise directs.