

1 H.525
2 Introduced by Representative Micklus of Milton
3 Referred to Committee on
4 Date:
5 Subject: Insurance; motor vehicle; glass coverage; deductible prohibited
6 Statement of purpose of bill as introduced: This bill proposes to require a
7 policy of motor vehicle insurance that provides comprehensive coverage to
8 include full glass coverage without regard to any deductible or minimum
9 amount.

10 An act relating to insurance coverage for motor vehicle glass
11 It is hereby enacted by the General Assembly of the State of Vermont:
12 Sec. 1. 8 V.S.A. § 4212 is added to read:
13 § 4212. COVERAGE FOR MOTOR VEHICLE GLASS
14 (a) A policy of motor vehicle insurance that provides comprehensive
15 coverage, whether designated as such or included within a broader coverage,
16 shall provide complete coverage for the repair or replacement of damaged
17 motor vehicle glass when a claim is for motor vehicle glass only, and such
18 claim shall not be subject to any deductible or minimum amount.

1 **(b) As used in this section:**

2 **(1) “Advanced driver assistance system” means any motor vehicle**
3 **electronic safety system, as outlined in the most recent version of SAE**
4 **International’s SAE J3016 Levels of Driving Automation, that is designed to**
5 **support the driver and motor vehicle in a manner intended to:**

6 **(A) increase motor vehicle safety; and**

7 **(B) reduce losses associated with motor vehicle crashes.**

8 **(2) “Motor vehicle glass” means the glass and nonglass parts associated**
9 **with the replacement of the glass used in the windshield, doors, or windows of**
10 **a motor vehicle.**

11 **(3) “Repair or replacement of damaged motor vehicle glass” includes:**

12 **(A) inspecting, repairing, restoring, or replacing damaged motor**
13 **vehicle glass; and**

14 **(B) calibrating or recalibrating an advanced driver assistance system**
15 **when an incident requires the replacement of damaged motor vehicle glass.**

16 Sec. 2. APPLICATION

17 **Sec. 1 of this act shall apply to all policies and contracts offered, issued, or**
18 **renewed on or after October 1, 2026.**

19 Sec. 3. EFFECTIVE DATE

20 **This act shall take effect on July 1, 2026.**