

H.525

Introduced by Representative Micklus of Milton

Referred to Committee on

Date:

Subject: Insurance; motor vehicle; glass coverage; deductible prohibited

Statement of purpose of bill as introduced: This bill proposes to require a policy of motor vehicle insurance that provides comprehensive coverage to include full glass coverage without regard to any deductible or minimum amount.

An act relating to insurance coverage for motor vehicle glass

It is hereby enacted by the General Assembly of the State of Vermont:

Sec. 1. 8 V.S.A. § 4212 is added to read:

§ 4212. COVERAGE FOR MOTOR VEHICLE GLASS

(a) A policy of motor vehicle insurance that provides comprehensive coverage, whether designated as such or included within a broader coverage, shall provide complete coverage for the repair or replacement of damaged motor vehicle glass when a claim is for motor vehicle glass only, and such 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.