

## Annual Report: New Virginia Laws Effective July 1, 2024

While not fully comprehensive of all the new laws, this legislative update provides an overview of those with potential implications for personal injury law in Virginia.

### Laws:

#### 1. **Virginia Drivers Must be Insured – Virginia Code § 46.2-706**

Virginia's Department of Motor Vehicles (DMV) has eliminated the option to pay a fee in lieu of maintaining insurance coverage for vehicles, requiring all registered vehicles to have an insurance policy that meets the state's liability limits. The elimination of the UMV fee will lead to more insured drivers, reducing the number of uninsured motorist claims.

As of July 1, 2024, Virginia auto insurance policies must meet the following minimum liability limits:

- Bodily injury liability per person: \$30,000
- Bodily injury liability per accident: \$60,000
- Property damage liability: \$20,000

#### 2. **Reduction of Speed Limits – Virginia Code § 46.2-878**

Localities now have the authority to reduce speed limits to as low as 15 miles per hour on state highways in business or residential areas. This measure aims to reduce the number of pedestrian deaths.

#### 3. **Use of Speed Cameras – Virginia Code § 46.2-882.1**

Similar to the law noted above, local police agencies are also permitted to install photo speed monitoring devices at high-risk intersections to enhance safety on the roads.

#### **4. Ban on Declawing Cats – Virginia Code § 54.1-3814**

Virginia has prohibited declawing, a surgical procedure that involves the removal of a cat's claws by amputating the end bones of each toe. Declawing can lead to significant physical and behavioral issues for the animal and thus considered inhumane.

An unintended consequence of this law may be an increase of cat-scratch disease (CSD) or cat-scratch fever in their human counterparts. Cat scratches and bites have a higher propensity for infection than other animals due to the presence of the bacterium *Bartonella henselae*.

Learn more: [Cat Scratch Fever: The Unusual Case of a Cat Bite Leading to a \\$300,000 Settlement](#)

#### **5. Firefighter Training for Electric Vehicle Fires – Virginia Code § 27-23.11**

All firefighters must complete a training program on the risks and management of fires in electric vehicles. This initiative addresses the unique challenges posed by electric vehicle fires. Because lithium-ion battery fires emit pressure, in addition to heat, such fires are tough to extinguish with common liquid flame retardants.

Learn more: [How EV Cars are Different, Safety Concerns](#)

#### **6. Firearm Access Prevention – Virginia Code § 18.2-371.1 and 53.1-202.3**

A new law, referred to as "Lucia's Law," makes it a Class 5 felony for any adult responsible for a child to allow the child access to a firearm if the adult is aware of the child's potential for violence or delinquency. This law is named after a 13-year-old girl who was fatally shot by another teen.

## **7. Bad Faith Accountability for Insurers – Virginia Code § 8.01-66.1**

If an insurer denies, delays, or fails to make a timely settlement offer, and a court finds the actions were not in good faith, the insurer could be liable for up to double the judgment amount, not exceeding \$500,000, plus reasonable attorney fees and costs. This bill aims to hold insurance companies accountable and ensures fair treatment of policyholders. The injured in Virginia are now more likely to receive timely and fair settlements without being subjected to unnecessary delays and denials by insurance companies.

Learn More: [New Bad Faith Laws In Virginia](#)

## **8. Stricter Requirements of Medicaid (Effective January 1, 2025) – Virginia Code § 8.01-66.9:2**

The new law requires the Department of Medical Assistance Services (DMAS), the agency which administers, Medicaid, to provide an itemized statement of healthcare expenses within 60 days of a request. If DMAS does not respond, the injured party can submit a payment offer for the lien, which DMAS has 30 days to accept or reject; otherwise, the amount is considered agreed upon. Additionally, DMAS must report quarterly on unresponded offers to the Senate Committee on Finance and Appropriations and the House Committee. This aims to address difficulties in obtaining lien information, which is crucial for personal injury lawyers and their clients negotiating settlements in a timely matter.