

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

Senate Bill 556

BY SENATORS MARTIN, PHILLIPS, TAKUBO, AND WOELFEL

[Introduced January 21, 2026; referred

to the Committee on Finance]

1 A BILL to amend and reenact §33-6-29 of the Code of West Virginia, 1931, as amended, relating
2 to modifying the priority of insurance coverage for drivers of certain vehicles to make
3 consistent with federal law.

Be it enacted by the Legislature of West Virginia:

ARTICLE 6. THE INSURANCE POLICY.

**§33-6-29. Motor vehicle policy; injuries to guest passengers; coverage for loaned or leased
motor vehicles; exceptions.**

1 (a) An insurer may not issue any policy of bodily injury or property damage liability
2 insurance which excludes coverage to the owner or operator of a motor vehicle on account of
3 bodily injury or property damage to any guest or invitee who is a passenger in such motor vehicle.
4 (b) Every policy or contract of liability insurance which insures a motor vehicle licensed in
5 this state with collision, comprehensive, property, or bodily injury coverage shall extend these
6 coverages to cover the insured individual while operating a motor vehicle which he or she is
7 permitted to use by a person, firm, or corporation that owns the vehicle and is engaged in the
8 business of selling, repairing, leasing, or servicing motor vehicles. Coverage under any motor
9 vehicle insurance policy available to such insured individual shall be primary, and any collision,
10 comprehensive, property, or bodily injury insurance coverage owned or obtained by a person,
11 firm, or corporation that owns the motor vehicle and is engaged in the business of selling,
12 repairing, leasing, or servicing motor vehicles shall be secondary. Recovery under the motor
13 vehicle owner's insurance policy shall not be permitted until the insured individual has exhausted
14 the limits of all other insurance policies available to him or her: *Provided*, That the following
15 conditions are met: (1) No separate consideration is paid by or on behalf of the insured individual
16 at the time of his or her use of the vehicle; and (2) the insured individual is operating the vehicle
17 with the business owner's permission as a replacement vehicle provided to the insured individual
18 while his or her vehicle is out of use because it is being repaired or serviced by the business
19 owner or another person with the permission of the business owner.

20 (c) Notwithstanding any provision of this section to the contrary, any insurance coverage
21 available to the insured individual as described in subsection (b) of this section shall be secondary
22 to any motor vehicle liability insurance owned or obtained by the person, firm, or corporation
23 engaged in the business of selling, repairing, leasing, or servicing motor vehicles, if the insured
24 individual is an employee of the business owner and is operating the motor vehicle with the
25 permission of the business owner while acting within the scope of his or her employment. ~~or the~~
26 ~~insured individual is testing the vehicle for possible purchase or for a lease with more than a thirty-~~
27 ~~day term.~~

28 (d) Notwithstanding any provision of this code to the contrary, security maintained as
29 required by ~~section three, article two-a and section two, article four, chapter seventeen-d §17D-~~
30 2A-3 and §17D-4-2 of this code on any motor vehicle owned by any person, firm, or corporation
31 engaged in the business of renting, or leasing, selling, repairing, or servicing the motor vehicle
32 motor vehicles is secondary to coverage under any motor vehicle liability insurance or other form
33 of security meeting or exceeding the requirements in ~~chapter seventeen-d §17D-1-1 et seq.~~ of
34 this code that is available and in effect for an individual with respect to the renting, leasing,
35 operation, maintenance, or use of the motor vehicle: *Provided*, That any liability insurance
36 purchased for additional consideration from the rental or leasing company shall be primary to
37 other available insurance.