

10. Vehicle Insurance

The vehicle for which insurance is paid must be titled or leased in the State of WV in the name of a Work-Eligible Individual. The vehicle may be jointly owned as long as a Work-Eligible adult in the household is one of the joint owners.

Each insurance payment made on behalf of a client to a vendor or to reimburse a client for a payment that has been made is limited to:

- State minimum liability;
- Uninsured motorist; and
- Underinsured motorist coverage.

Each payment to a vendor is limited to a 6 month coverage increment and must list the State as the payee. Any additional insurance coverage requested by the client must be paid by the client and only reimbursed when there is a lien on the vehicle and the client provides verification that the bank requires additional coverage.

NOTE: Current State minimum liability is 25/50/25. The first number is bodily injury liability maximum for one person injured in an accident. The second number is bodily injury liability maximum for all injuries in one accident. The third number is property damage liability maximum for one accident.

A BA-67 is not required for vehicle insurance payments made to a vendor.