

**186A.555 Titles of hail-damaged vehicles. (Effective between July 15, 2026 and January 1, 2027)**

- (1) Notwithstanding KRS 186A.500 to 186A.550, the owner of a motor vehicle that has been damaged solely by hail shall have the regular title of the vehicle branded as follows "Hail Damage" if:
  - (a) The vehicle is in a condition that it can be legally operated on the highway;
  - (b) The total estimated or actual cost of parts and labor to rebuild or reconstruct the vehicle to its pre-hail condition exceeds seventy-five percent (75%) of the retail value of the vehicle, as prescribed by a nationally accepted used car valuation guide or tool identified under KRS 304.20-110; and
  - (c) The owner intends to retain ownership of the vehicle.
- (2) A person seeking to have the title of a vehicle branded for hail damage under subsection (1) of this section shall present the sheriff with a statement from the person's insurance company that the damage exceeds seventy-five percent (75%) of the retail value of the vehicle and is solely the result of hail damage, and shall have the vehicle inspected by the sheriff of the county in which the vehicle is registered. Upon completion of inspection of the vehicle, the sheriff shall indicate on the vehicle transaction record form if he or she has received a statement from the person's insurance company that the damage to the vehicle is the result of hail damage and if the total estimated or actual cost of parts and labor to rebuild or reconstruct the vehicle to its pre-hail condition exceeds seventy-five percent (75%) of the retail value of the vehicle, as prescribed by a nationally accepted used car valuation guide or tool identified under KRS 304.20-110. The sheriff shall be paid a fee of fifteen dollars (\$15) to conduct an inspection under this subsection.
- (3) Upon completion of the inspection required under subsection (2) of this section, a person shall take the vehicle transaction record form and the title to the vehicle to the office of the county clerk in the county in which the vehicle is registered. If the sheriff has certified on the vehicle transaction record form that the damage to the vehicle is the result of hail damage and if the total estimated or actual cost of parts and labor to rebuild or reconstruct the vehicle to its pre-hail condition exceeds seventy-five percent (75%) of the retail value of the vehicle, as prescribed by a nationally accepted used car valuation guide or tool identified under KRS 304.20-110, the clerk shall enter into the Automated Motor Vehicle Registration System (AVIS) the information required to brand the title with a "Hail Damage" brand. The county clerk shall be paid a fee of three dollars (\$3) to carry out this subsection.
- (4) A title branded "Hail Damage" under the provisions of subsection (3) of this section shall retain the brand for as long as the person holds title to the vehicle, and upon the sale or transfer of the vehicle, the new title issued shall continue to carry the brand "Hail Damage."
- (5) An insurance company shall not render payment on a vehicle damaged solely by hail in excess of seventy-five percent (75%) of the retail value of the vehicle until the title has been branded "Hail Damage."

**Effective:** July 15, 2026

**History:** Amended 2026 Ky. Acts ch. 135, sec. 23, effective July 15, 2026. -- Amended

2025 Ky. Acts ch. 95, sec. 16, effective March 27, 2025. -- Amended 2024 Ky. Acts ch. 123, sec. 39, effective July 15, 2024. -- Created 2000 Ky. Acts ch. 230, sec. 1, effective July 14, 2000.