WEST VIRGINIA CODE: §33-53-3

§33-53-3. Certificate forms.

(a) The Commissioner of Insurance shall prohibit the use of a certificate of insurance form if the form:

(1) Is unfair, misleading, or deceptive, or violates public policy; or

(2) Violates any law, including any rule promulgated by the commissioner.

(b) A certificate of insurance is not a policy of insurance and does not affirmatively or negatively amend, extend, or alter the coverage afforded by the policy to which the certificate of insurance makes reference. A certificate of insurance does not confer to any person new or additional rights beyond what the referenced policy of insurance expressly provides.

WV Legislature