

CHAPTER 128
FORMERLY
SENATE BILL NO. 42
AS AMENDED BY
SENATE AMENDMENT NO. 2

AN ACT TO AMEND TITLE 18 OF THE DELAWARE CODE RELATING TO THE ADDITION OF MINOR LICENSED CHILDREN AND FOSTER CHILDREN TO EXISTING MOTOR VEHICLE POLICIES.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF DELAWARE:

Section 1. Amend Chapter 39, Title 18 of the Delaware Code, by making deletions as shown by strike through and insertions as shown by underline as follows:

§ 3919. Addition of Minor Children and Foster Children to Existing Motor Vehicle Policies.

If requested by the insured, an insurer is required to add the following individuals to the insured's existing policy as an additional driver:

1. Any licensed minor child of the insured that resides with the insured.

2. Any licensed foster child placed into the temporary care of the insured by the Department of Services for Children, Youth and Their Families or pursuant to a court order.

Policies under which coverage is extended to licensed foster children pursuant to this section shall continue to be rated as personal, and not commercial, automobile policies. Insurers may not increase premium rates on policies under which coverage is extended pursuant to this section solely because of the addition of the licensed minor child or licensed foster child as a named driver, unless the increase is actuarially justified.

Approved August 17, 2017