



SPONSOR: Sen. Bushweller & Rep. Paradee  
Sens. Ennis, Hansen, Sokola, Townsend; Reps.  
Baumbach, Brady, Heffernan, J. Johnson, Keeley,  
Kowalko, Osienski, Outten, Viola, Wilson

DELAWARE STATE SENATE  
149th GENERAL ASSEMBLY

SENATE BILL NO. 164

AN ACT TO AMEND TITLE 18 OF THE DELAWARE CODE RELATING TO CANCELLATIONS OF  
AUTOMOBILE INSURANCE POLICIES.

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

1           Section 1. Amend § 3905, Title 18 of the Delaware Code by making deletions as shown by strikethrough and  
2 insertions as shown by underline as follows:

3           § 3905. Cancellation or nonrenewal of automobile policy — Notice of cancellation or intention not to renew;  
4 notice of reasons [For application of this section, see 79 Del. Laws, c. 390, § 8]

5           (a) No cancellation of a policy to which § 3904(a) of this title applies shall be effective unless notice thereof is  
6 mailed or delivered by the insurer to the named insured at least 30 days prior to the effective date of cancellation and  
7 accompanied by the reason for cancellation, except that, where cancellation is for nonpayment of premium, at least ~~10~~ 15  
8 days' notice of cancellation accompanied by the reason therefor shall be given.

9           Section 2. This Act takes effect 6 months after enactment into law.

SYNOPSIS

This Act extends the amount of notice that an insurer must provide to a policyholder before cancelling an  
automobile policy for the nonpayment of a premium from 10 to 15 days.

Author: Senator Bushweller