



# Gearing Up For Your Transitions

## How Much Car Insurance is Required to Drive in Delaware?

*Information from the Delaware Division of Motor Vehicle.*

Only liability insurance policies validly issued by companies authorized to write in the State of Delaware shall satisfy the insurance requirements. Minimum coverage for any one accident is:

- \$15,000 for bodily injury or death of one person
- \$30,000 for bodily injury or death of two or more persons
- \$10,000 for injury to or destruction of property of others

As long as there is a valid registration, even if the vehicle is off the road, liability insurance must be in effect at all times.

The penalty for operating an uninsured vehicle is a fine not less than \$1,500 nor more than \$2,000 and mandatory suspension of driver's license and/or driving privileges for 6 months. For each subsequent offense occurring within 3 years of a former offense, the fine shall be not less than \$3,000 nor more than \$4,000.

Providing false proof of insurance will result in an additional fine of \$500 and/or 30 days in jail and suspension of driver's license for 6 months.

**The Insurance ID Card presented must be valid or it will not be accepted.**

Insurance Cards expire every six months and need to be reissued when they expire. Insurance companies are required to issue a new ID card every six months.

**Owners with valid and current license plates, cancelling insurance for any reason must surrender their valid license plate to the division. Failure to surrender your license plate prior to insurance cancellation will result in fines.**

The Division of Motor Vehicles randomly audits for proof of insurance on active registrations. The penalty for being uninsured is \$100 for 1-30 days and an additional \$5 per day until insurance is obtained, tags are surrendered, or the registration expires. In addition, suspensions are imposed on the registration and on the driver's license of all owners who fail to respond to the request. Once suspended, reinstatement fees are \$25.00 for driver's license and \$50.00 per registration.

**You will need to contact an insurance agent to determine the cost of your insurance policy. Look in the phone book or search online for Insurance Agents in your town.**