

The Instant Insurance Guide for Auto Insurance in Delaware, issued by Insurance Commissioner Trinidad Navarro, provides crucial information for drivers regarding auto insurance requirements and options. Effective May 1, 2018, new legislation limits how insurance companies can utilize credit scores in underwriting policies, permitting their use for initial rates but prohibiting their consideration for renewals unless requested by the consumer. Insurers are also restricted from using factors such as age, race, gender, or marital status to set premiums, and they cannot increase rates solely based on a policyholder reaching age 75 or due to a change in marital status from a spouse's death.

Delaware mandates that drivers carry minimum coverage, which includes Bodily Injury Protection of \$25,000 per person and \$50,000 per accident, Property Damage coverage of \$10,000, and Personal Injury Protection (PIP) of \$15,000 per person and \$30,000 per accident, along with an additional \$5,000 for funeral expenses. While these minimums are relatively low, drivers are encouraged to consider additional coverage options such as collision and comprehensive coverage, particularly if they have an auto loan. Collision coverage addresses damages from accidents, while comprehensive coverage protects against non-collision incidents like theft or weather damage. Uninsured motorist coverage is also available to safeguard against losses from uninsured drivers.

Insurance rates are influenced by factors including age, vehicle type, driving record, and location, with discounts available for safe driving and completion of defensive driving courses. To reduce premiums, drivers are advised to shop around, maintain a clean driving record, and consider opting for higher deductibles.

In the event of an accident, drivers should remain calm, call for assistance if necessary, and exchange information with the other party involved. It is also important to document the scene and report the incident to their insurance company. The guide stresses the significance of understanding insurance terminology, such as deductibles and premiums, and encourages drivers to seek further information from the Delaware Department of Insurance or their insurance provider for specific

inquiries.

The document also outlines insurance requirements for motorcycle and other motorized vehicles in Delaware. Motorcycle owners must carry minimum coverage for bodily injury, property damage, and personal injury protection, similar to other vehicles. It is recommended that they discuss coverage options with an insurance agent, particularly regarding the implications of deductibles on PIP limits. Policies may offer limited benefits, such as covering only accidents on highways with physical contact, which may necessitate higher premiums for broader coverage. Discounts may be available for completing safety courses, multi-line policies, membership in rider organizations, and maintaining a good driving record.

For other motorized vehicles, insurance is required if the vehicle is registered with the DMV. Low-speed vehicles (LSVs) that can reach speeds of 20-25 mph must also be registered and insured, with certain exceptions for farm vehicles. Coverage options for these vehicles include collision, liability, comprehensive, medical payments, and guest passenger liability, with additional optional coverages available. Homeowner's insurance may cover some vehicles, but specific policies should be reviewed for adequacy. Surplus lines insurance and personal umbrella policies are alternatives for those unable to find suitable coverage.

The Delaware Insurance Commissioner's Office offers assistance for questions or complaints regarding insurance coverage. Complaints can be filed through various channels, and if informal resolutions are unsuccessful, arbitration is available for disputes, requiring a \$50 filing fee for auto insurance matters. The document underscores the importance of verifying the legitimacy of insurance offers and provides contact information for further assistance.