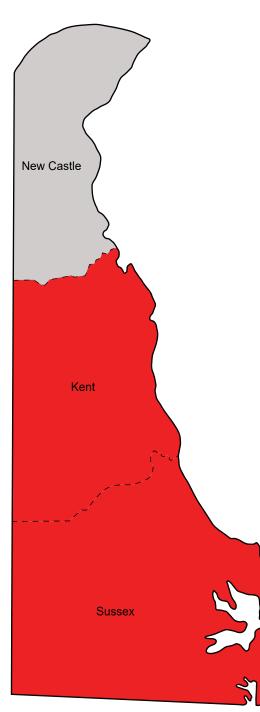


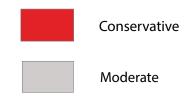
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Delaware Tort Easy Reference





Delaware Judicial Profile by County



FRANKLIN & PROKOPIK'S "24 hour emergency hotline" for immediate accident response Call 1-877-752-0001



- 1. **Statute of Limitations** Two years for negligence actions. Plaintiff must be provided with notice of the 2 year statute on denial of a claim.
- 2. **Punitive Damages** Plaintiff must prove willful, wanton and malicious actions to recover punitive damages in a negligence or insurance "bad faith" claim.
- 3. **Comparative Negligence** A plaintiff must prove the defendant was more at fault than he was in order to recover damages (51%). Recovery may be reduced by the percentage of negligence attributed to the plaintiff.
- 4. **Assumption of the Risk** Only primary assumption of the risk may bar recovery, i.e.; plaintiff expressly relieves the defendant of all duty.
- 5. **Dram Shop Act** Not recognized.
- 6. **Premises Liability** Guest Statute applicable to non paying invitees bars recovery for simple negligence of the landowner.
- 7. Negligent Infliction of Emotional Distress Is recognized as a cause of action.
- 8. **Collateral Source Rule** Enforced. Evidence of health insurance may be admitted in limited circumstances.
- 9. **Mandatory Liability Coverage** Minimum limits: \$25,000 per person; \$50,000 per occurrence for bodily injury, \$10,000 for property damage.
- 10. **Personal Injury Protection** Also known as No Fault coverage. Minimum coverage: \$15,000 per person; \$30,000 per accident. Coverage extends for 2 years from the date of the accident. PIP payments may be subrogated against the tort feasor's liability limits.
- 11. **Uninsured Motorist Coverage** Mandatory minimum of \$25,000, but may be waived in writing by the named insured.
- 12. **Offer of Judgment** May be served on the plaintiff and then filed if not accepted in 10 days. A verdict below the offer and the plaintiff must pay the defendant's costs.
- 13. **Joint and Several Liability** Is recognized.
- 14. **Seat Belt Rule** Seat belt use inadmissible in a civil trial as evidence of comparative negligence. Limited admission in products liability cases.
- 15. **Courts** Justice of the Peace Court; property damage and claims up to \$15,000. No personal injury. Appeal to the CCP. Court of Common Pleas; claims up to \$50,000. No jury trial for civil matters. Defendant can request jury and have the case removed to Superior Court. Superior Court; Court of General jurisdiction and primary trial court. Chancery Court; Court of equity, primarily adjudicates corporate matters, fiduciary duty, and other issues with where no monetary damages are sought. Supreme Court; appellate court, highest court in Delaware, hears appeals from Superior, Chancery and Family courts.
- 16. **Death Cases** Delaware recognizes both a wrongful death action by eligible beneficiaries and a separate survival action brought by the decedent's estate.

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