



Maryland
INSURANCE ADMINISTRATION

CONSUMER ADVISORY

CAN MY AUTOMOBILE OR HOMEOWNERS INSURANCE COMPANY CANCEL MY POLICY IF I AM LATE PAYING MY PREMIUM?

Your insurer may cancel your insurance policy for nonpayment of a premium, even if the payment is just one day late.

The insurer must mail a notice that the policy will be canceled for nonpayment of premium 10 days in advance to the named insured's last known address, or, if the insured elected to receive notices from the insurer electronically, to the electronic mail address where the insured has consented to receive notices. Proof that you actually received notice is not required.

Some insurers have guidelines for late payment and may reinstate your policy when the payment has been made after its due date, but this is not required under Maryland law. The best practice is to pay your premiums by the due date in order to avoid having your policy cancelled.

To find out more about automobile or homeowners insurance, visit our dedicated web pages or scan the QR code:

Homeowners and Renters Insurance:

<https://qrco.de/miahome>

Automobile, Motorcycle, ATV, RV and Boat Insurance:

<https://qrco.de/miaauto>



SCAN - HOME



SCAN - AUTO