

**TITLE 9: VEHICLE CODE**  
**DIVISION 8: FINANCIAL RESPONSIBILITY LAWS**

**§ 8205. Regulation of Motor Vehicle Insurance Policies.**

All motor vehicle liability insurance policies that provide coverage for the operation of any motor vehicle within the Commonwealth are hereby required by law to contain, at a minimum, the following terms and provisions:

(a) **Minimum Liability Coverage.** Such policies shall provide not less than the following coverage: \$15,000 for bodily injury or death of any one person in any one accident; \$30,000 for the bodily injuries or deaths of all persons involved in any one accident; \$15,000 for injury, damage or destruction of property in any one accident.

(b) **Coverage of Vehicle Owners and other Operators with Permission.** All policies shall provide, in at least the above minimum amounts of coverage, coverage not only of the owner of the vehicle so insured while operating such vehicle within the Commonwealth, but also, any other person who operates such vehicle within the Commonwealth, with the vehicle owner's permission, whether such permission is given explicitly, impliedly or implicitly, orally or in writing. This provision shall be broadly and liberally construed by the courts so as to encourage the finder of fact to find that permission was given in order to further the public policy of this chapter to ensure that all operators of motor vehicles are covered by at least the minimum liability insurance when involved in an accident.

(c) **Uninsured and Underinsured Motorist Coverage.** No motor vehicle liability insurance policy shall be issued or delivered by an insurance provider unless the policy offers the option to the insured, for additional consideration, of a provision with coverage limits at least equal to the limits specified in subsection (a) of this section, insuring the insured, the insured's heirs or legal representative, for all sums within such limits which he, she, or they, as the case may be, shall be legally entitled to recover as damages for bodily injury or wrongful death, including any resulting sickness, disease, or death, caused by the owner or operator of an uninsured vehicle, or a vehicle that is underinsured for the minimum liability coverage required under subsection (a) of this section, if such uninsured or underinsured vehicle is not owned or operated by the insured or a resident of the same household. The insurer shall offer the UM coverage option of Uninsured and Underinsured Motorist – Bodily Injury Coverage (or UM-BI). The CNMI Insurance Commissioner shall work with the Northern Marianas Insurance Association to promulgate such change.

(d) **Cancellation of Insurance Policy.** No motor vehicle liability insurance policy may be canceled until at least 30 days after written notice of termination of the policy has been given to both the person insured and the bureau.

**Source:** PL 11-55, § 6 (§ 8106), modified; (c) amended by PL 19-06, § 3 (Sept. 23, 2015).

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**Commission Comment:** The subsections in this section which were designated in numbers were changed to lower case alphabets to comply with standard code formatting.