



2025-2026 General Assembly

HOUSE BILL 1094: Ferry Division Audit/Department of Transportation Omnibus, Sec. 5: Provide Additional Time to Respond to Insurance Lapse Notices

Analysis of: S.L. 2026-46, Sec. 5

Date: August 24, 2026
Prepared by: Legislative Analysis
Division Staff

Section 5 of S.L. 2026-46 (House Bill 1094) increases the amount of time a vehicle owner has to respond to the notice from the Division of Motor Vehicles of an insurance lapse from 10 days to 30 days.

This section becomes effective October 1, 2026, and applies to notices issued on or after that date.

Kara McCraw
Director



* H 1 0 9 4 - S M C V - 1 6 1 S L - V - 2 *

Legislative Analysis
Division
919-733-2578