

**515.129A Cancellation of personal lines policies or contracts.**

1. After a personal lines policy or contract of insurance has been in effect for sixty days or more, the policy or contract shall not be canceled except by notice to the insured as provided in [this chapter](#).

2. Notice of cancellation of a personal lines policy or contract of insurance is not effective unless the cancellation is based on one or more of the following reasons:

- a. Nonpayment of premium.
- b. Failure to pay dues or fees where payment of dues or fees is a prerequisite to obtaining or continuing insurance coverage in force.
- c. Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining, continuing, or presenting a claim under the policy.
- d. Actions by the insured which substantially change or increase the risk insured.
- e. The insured has acted in a manner which the insured knew or should have known was in violation or breach of a term or condition of the insurance policy or contract.
- f. The occurrence of a change in the risk that substantially increases a hazard insured against after insurance coverage has been issued or renewed.

[2010 Acts, ch 1121, §19; 2011 Acts, ch 70, §31](#)

Referred to in [§515.125, 515.126, 515D.5, 515J.9](#)

Delivery of automobile insurance cancellation notices, see [§515D.5](#)