

**LOCAL GOVERNMENT GENERAL RECORDS RETENTION SCHEDULE
INSURANCE**

SERIES #	SERIES TITLE AND DESCRIPTION	VITAL	RETENTION INSTRUCTIONS	DATE APPROVED / REVISED
LGINS-001	FLOOD INSURANCE National Flood Insurance Program policies purchased by local governments. This series includes the policy terms and endorsements, agency and agent of record, correspondence, expiration date, payment plans, premium rate change notices and related documents.	VITAL	Retain at agency life of policy plus five years; destroy. FEMA Manual 5400.2	03/13/2015
LGINS-002 (LGINS-001-008)	INSURANCE POLICIES Includes all policies purchased by local government agencies, including but not limited to: accident, health, automobile, burglary, robbery, theft, fidelity, surety, fire, liability, life and worker's compensation.	VITAL	Retain at agency life of policy plus three years; destroy.	03/13/2015

Local Government Notes:

1. Delaware Codes used within this Retention Schedule:
 - a. [Title 6 Del. Code Chapter 12A](#) Uniform Electronic Transaction Act
 - b. [Title 9 Del. Code](#) Counties
 - c. [Title 22 Del. Code](#) Municipalities
 - d. [Title 29 Del. Code Chapter 5](#) Public Records Law
 - e. [Title 29 Del. Code Chapter 100](#) Freedom of Information Act (FOIA)
2. Federal Emergency Management Agency; [FEMA Manual 5400.2](#)
3. "Electronic record" means a record created, generated, sent, communicated, received or stored by electronic means.
4. The destruction of Electronic Records requires an authorized Destruction Notice from the DPA. Please refer to DPA policy.
5. If the Data System(s) records that replace the hard copy records have differing retention periods and the software program does not readily permit selective destruction; then Destroy after the record with the longest retention period has expired.
6. Contingency backup records shall be maintained apart from the master file or data system in a secure offsite facility.
7. A record may not be destroyed before the expiration of its retention period, nor if there is any litigation, claim, negotiation, audit requirement, open record request, administrative review, or other action involving the record while it exists.
8. See also Model Guidelines for Electronic Records on [DPA's policy website](#) for additional guidance concerning the maintenance, and disposition of electronic records.
9. [Title 6, Delaware Code, Chapter 12A § 12A-112](#). Retention of electronic records; originals, is satisfied by retaining an electronic record of the information in the record which accurately reflects the information set forth in the record after it was first generated in its final form as an electronic record or otherwise; and remains accessible for later reference. A record retained as an electronic record satisfies law requiring a person to retain a record for evidentiary, audit, or like purposes, unless a law enacted after July 14, 2000, specifically prohibits the use of an electronic record for the specified purpose.

Notes: Retention Schedule Modification History

Series	Title and Explanation and action taken	Retention	Date of change
LGINS-001	ACCIDENT AND SICKNESS INSURANCE POLICIES	Series merged into LGINS-002	03/13/2015
LGINS-002	AUTOMOBILE INSURANCE POLICIES	Series merged into LGINS-002	03/13/2015
LGINS-003	BURGLARY, ROBBERY OR THEFT INSURANCE POLICIES	Series merged into LGINS-002	03/13/2015
LGINS-004	FIDELITY AND SURETY COVERAGE BONDS	Series merged into LGINS-002	03/13/2015
LGINS-005	FIRE INSURANCE POLICIES	Series merged into LGINS-002	03/13/2015
LGINS-006	LIABILITY POLICIES	Series merged into LGINS-002	03/13/2015
LGINS-007	LIFE INSURANCE POLICIES	Series merged into LGINS-002	03/13/2015
LGINS-008	WORKERS' COMPENSATION AND LIABILITY POLICIES	Series merged into LGINS-002	03/13/2015
LGINS-001	FLOOD INSURANCE POLICES. Created.	Retain at agency for life of policy plus5 years; destroy.	03/13/2015
LGINS-002	INSURANCE POLICIES. Series LGINS-001 through LGINS-008 have been combined into LGINS-002. Retention instructions remain the same: Retain at agency life of policy plus three years; destroy.		03/13/2015