

DELAWARE STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.

All references are to Delaware Code Annotated unless otherwise noted.

**NOTE: A single person may exempt no more than \$5000 total in all exemptions;
a husband & wife may exempt no more than \$10,000 total (10-4914).**

ASSET	EXEMPTION	LAW PROVISION
HOMESTEAD	NONE, however, property held as tenancy by the entirety may be exempt against debts owed by only one spouse	<i>In re Hovatter</i> , 25 B.R. 123 (D. Del. 1982)
INSURANCE	Annuity contract proceeds to \$350 per month	18-2728
	Fraternal benefit society benefits	18-6118
	Group life insurance policy or proceeds	18-2727
	Health or disability benefits	18-2726
	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	18-2729
	Life insurance proceeds or avails	18-2725
MISCELLANEOUS	Property of business partnership	6-1525
PENSIONS	Kent County employees	9-4316
	Police officers	11-8803
	State employees	29-5503
	Volunteer firefighters	16-6653
PERSONAL PROPERTY	Bible, books and family pictures	10-4902(a)
	Burial plot	10-4902(a)
	Church pew or any seat in public place of worship	10-4902(a)
	Clothing, includes jewelry	10-4902(a)
	Pianos and leased organs	10-4902(d)
	Sewing machines	10-4902(c)
PUBLIC BENEFITS	Aid to blind	31-2309
	Aid to aged, disabled, AFDC, general assistance	31-513
	Unemployment compensation	19-3374
	Workers' compensation	19-2355
TOOLS OF TRADE	Tools, implements and fixtures to \$75 in New Castle and Sussex Counties; to \$50 in Kent County	10-4902(b)
WAGES	85% of earned but unpaid wages	10-4913
WILD CARD	\$500 of any personal property, except tools of trade, if head of family	10-4903