**South Carolina General Assembly**

121st Session, 2015-2016

**H. 4549**

**STATUS INFORMATION**

General Bill

Sponsors: Reps. Toole, Chumley and Burns

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Introduced in the House on January 12, 2016

Currently residing in the House Committee on **Labor, Commerce and Industry**

Summary: Property insurance

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

12/10/2015 House Prefiled

12/10/2015 House Referred to Committee on **Labor, Commerce and Industry**

1/12/2016 House Introduced and read first time ([House Journal‑page 102](file:///h:\HJ%20Archive\2016\01-12-16.docx))

1/12/2016 House Referred to Committee on **Labor, Commerce and Industry** ([House Journal‑page 102](file:///h:\HJ%20Archive\2016\01-12-16.docx))

View the latest [legislative information](http://www.scstatehouse.gov/billsearch.php?billnumbers=4549&session=121&summary=B) at the website

**VERSIONS OF THIS BILL**

[12/10/2015](file:///p:\pprever\2015-16\4549_20151210.docx)

**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38‑75‑70 SO AS TO PROHIBIT AN INSURER FROM REQUIRING A HOMEOWNER TO PURCHASE COVERAGE FOR AN AMOUNT EXCEEDING THE VALUE OF ALL LIENS AGAINST THE INSURED PROPERTY UNLESS THE HOMEOWNER AFFIRMATIVELY CONSENTS TO WAIVE RIGHTS GRANTED BY THIS SECTION.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 1, Chapter 75, Title 38 of the 1976 Code is amended by adding:

“Section 38‑75‑70. An insurer licensed and authorized in this State to sell homeowner’s insurance may not require a homeowner to purchase coverage for an amount exceeding the value of all liens against the insured property unless the homeowner:

(1) is apprised of his rights under this section orally and in writing; and

(2) affirmatively consents to waive these rights.”

SECTION 2. This act takes effect upon approval by the Governor.

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