

Session 126 - (2025-2026)

H 5063 General Bill, By Landing, Hartnett, Teeple, Gilliard and Bustos

Summary: Property insurance and structural inspections

A BILL TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 38-75-70 SO AS TO REQUIRE PERIODIC FULL STRUCTURAL INSPECTIONS OF CERTAIN COASTAL MULTI-STORY BUILDINGS BY CERTIFIED STRUCTURAL EXPERTS AS A CONDITION OF PROPERTY INSURANCE RENEWAL, TO PROVIDE INSURERS MAY CONSIDER THE FINDINGS AND CONCLUSIONS OF STRUCTURAL INSPECTION REPORTS WHEN DETERMINING WHETHER TO RENEW, NONRENEW, OR CONDITIONALLY RENEW A POLICY, AND TO PROVIDE A POLICY RENEWED FOLLOWING A QUALIFYING INSPECTION MUST PROVIDE COVERAGE FOR LOSS OR DAMAGE UP TO POLICY LIMITS AND COVERAGE FOR REASONABLE ALTERNATIVE LIVING EXPENSES WHEN EVACUATION IS NECESSARY DUE TO STRUCTURAL DEFICIENCIES.

01/29/26 House Introduced and read first time (House Journal-page 15)

01/29/26 House Referred to Committee on Labor, Commerce and Industry (House Journal-page 15)