**A** **BILL**

TO AMEND SECTION 38‑75‑790, CODE OF LAWS OF SOUTH CAROLINA, 1976, RELATING TO THE NONRENEWAL OF A HOMEOWNERS INSURANCE POLICY, SO AS TO PROHIBIT AN INSURER FROM RAISING THE RATES OF A HOMEOWNERS INSURANCE POLICY DUE TO A CLAIM FOR DAMAGES RESULTING FROM THE FAULT OF SOMEONE OTHER THAN THE INSURED.

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

SECTION 1. Section 38‑75‑790 of the 1976 Code is amended to read:

**“**Section 38‑75‑790. (A) No insurer may ~~nonrenew~~ refuse to renew a policy of homeowners insurance because the insured has filed a claim with that insurer for damages resulting from an act of God.

(B) No insurer may refuse to renew a policy of homeowners insurance or increase the premium on a policy of homeowners insurance because the insured has filed a claim with that insurer for damages resulting from an act of a party other than the insured.”

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

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