**South Carolina General Assembly**

126th Session, 2025-2026

**H. 3846**

**STATUS INFORMATION**

General Bill

Sponsors: Reps. Erickson, Hartnett, M.M. Smith and Wetmore

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Introduced in the House on January 30, 2025

Currently residing in the House Committee on **Agriculture, Natural Resources and Environmental Affairs**

Summary: Marine Liability Insurance

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

1/30/2025 House Introduced and read first time ([House Journal‑page 36](h:\hj\20250130.docx))

1/30/2025 House Referred to Committee on **Agriculture, Natural Resources and Environmental Affairs** ([House Journal‑page 36](h:\hj\20250130.docx))

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**VERSIONS OF THIS BILL**

[01/30/2025](https://www.scstatehouse.gov/sess126_2025-2026/prever/3846_20250130.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 50‑23‑37 SO AS TO REQUIRE OWNERS OF CERTAIN BOATS AND NONMOTORIZED FLOATING STRUCTURES ANCHORED IN THIS STATE TO MAINTAIN LIABILITY INSURANCE ON THEIR BOATS AND STRUCTURES, AND TO PROVIDE PENALTIES FOR VIOLATIONS.

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

SECTION 1. Article 1, Chapter 23, Title 50 of the S.C. Code is amended by adding:

Section 50‑23‑37. (A) An owner of a boat that is anchored in the waters of this State more than thirty days must maintain a liability insurance policy on the boat with one hundred‑thousand‑dollars minimum coverage. To obtain the policy, the boat owner must provide the insurer a recent vessel survey that includes a declaration that the boat is seaworthy and that the boat can move under its own power as intended when built. Sailboats must have working sails and powerboats must have a working motor. The survey must have been completed within six months of the policy being issued and completed by a licensed boat surveyor. All policy premiums must be current before a policy can be renewed and new stickers sent to the boat owner. The insurer shall issue two 3½ x 3½‑inch watercraft stickers to the boat owner each time a policy is issued or renewed. The stickers must have the year in one‑inch font and the insurance company, policy number, and boat registration number on the sticker and be attached to the anchored boat. The insurer shall require a new survey from the boat owner after each three‑year period before renewing the policy on year four.

(B) An owner of a nonmotorized floating structure that is anchored in the waters of this State or attached to a boat anchored in this State for more than thirty days must maintain a liability insurance policy on the structure with one hundred‑thousand‑dollars minimum coverage. To obtain the policy, the structure owner must provide the insurer a recent vessel survey that includes a declaration that the structure is seaworthy. All policy premiums must be current before a policy can be renewed and new stickers sent to the structure owner. The insurer shall issue two 3½ x 3½‑inch watercraft stickers to the structure owner each time a policy is issued or renewed. The stickers must have the year in one‑inch font and the insurance company, policy number, and structure registration number on the sticker and be attached to the structure. The insurer shall require a new survey from the structure owner after each three‑year period before renewing the policy on year four.

(C) A person who violates the provisions of this section is guilty of a misdemeanor and, upon conviction, must be imprisoned not more than thirty days and fined not more than five hundred dollars.

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

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