**South Carolina General Assembly**

119th Session, 2011-2012

**S. 75**

**STATUS INFORMATION**

General Bill

Sponsors: Senator Thomas

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Introduced in the Senate on January 11, 2011

Currently residing in the Senate Committee on **Banking and Insurance**

Summary: Automobile insurance

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

12/1/2010 Senate Prefiled

12/1/2010 Senate Referred to Committee on **Banking and Insurance**

1/11/2011 Senate Introduced and read first time ([Senate Journal‑page 38](file:///h:\sj%20archive\2011\01-11-11.docx))

1/11/2011 Senate Referred to Committee on **Banking and Insurance** ([Senate Journal‑page 38](file:///h:\sj%20archive\2011\01-11-11.docx))

**VERSIONS OF THIS BILL**

[12/1/2010](file:///p:\pprever\2011-12\75_20101201.docx)

**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38‑77‑128 SO AS TO PROVIDE AN AUTOMOBILE INSURANCE POLICY MUST DISCLOSE WHETHER THE INSURER ISSUING THE POLICY MAY DENY COVERAGE TO AN INSURED MAKING A CLAIM FOR DAMAGES RESULTING FROM A SINGLE‑VEHICLE COLLISION IN WHICH THERE IS NO WITNESS OTHER THAN THE INSURED, AND MUST DISCLOSE WHETHER THE INSURER ISSUING THE POLICY MAY MAKE THIS DENIAL EVEN IF THE ACCIDENT WAS CAUSED BY THE DRIVER OF ANOTHER VEHICLE.

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

SECTION 1. Article 3, Chapter 77, Title 38 of the 1976 Code is amended by adding:

“Section 38‑77‑128. An automobile insurance policy must disclose whether the insurer issuing the policy may deny coverage to an insured making a claim for damages resulting from a single‑vehicle collision in which there is no witness other than the insured. This disclosure also must indicate whether the insurer issuing the policy may make this denial even if the accident was caused by the driver of another vehicle.”

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

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