**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING ARTICLE 9 TO CHAPTER 31, TITLE 23 SO AS TO PROVIDE RESIDENTS OF THIS STATE WHO OWN OR POSSESS FIREARMS SHALL OBTAIN AND CARRY LIABILITY INSURANCE THAT COVERS LOSSES OR DAMAGES RESULTING FROM ANY NEGLIGENT OR ACCIDENTAL USE OF THE FIREARM, TO PROVIDE PROOF OF INSURANCE MUST BE DISPLAYED UPON DEMAND BY LAW ENFORCEMENT OFFICERS, AND PROVIDE PENALTIES FOR VIOLATIONS.

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

SECTION 1. Chapter 31, Title 23 of the 1976 Code is amended by adding:

“Article 9

Firearm Liability Insurance

Section 23‑31‑9010. (A) A resident of this State who owns or possesses a firearm shall obtain and continuously maintain in full force and effect a homeowner’s, renter’s, or gun liability insurance policy that covers losses or damages resulting from any negligent or accidental use of the firearm including, but not limited to, death, injury and property damage. Proof of insurance must be displayed upon demand by a law enforcement officer.

(B) A person who violates this section is guilty of a misdemeanor and, upon conviction, must be sentenced not more than thirty days, fined one thousand dollars, or both.”

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

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