**South Carolina General Assembly**

126th Session, 2025-2026

**H. 3227**

**STATUS INFORMATION**

General Bill

Sponsors: Rep. Gatch

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Introduced in the House on January 14, 2025

Currently residing in the House Committee on **Labor, Commerce and Industry**

Summary: Earthquake insurance

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

12/5/2024 House Prefiled

12/5/2024 House Referred to Committee on **Labor, Commerce and Industry**

1/14/2025 House Introduced and read first time ([House Journal‑page 136](h:\hj\20250114.docx))

1/14/2025 House Referred to Committee on **Labor, Commerce and Industry** ([House Journal‑page 136](h:\hj\20250114.docx))

View the latest  [legislative information](https://www.scstatehouse.gov/billsearch.php?billnumbers=3227&session=126&summary=B)  at the website

**VERSIONS OF THIS BILL**

[12/05/2024](https://www.scstatehouse.gov/sess126_2025-2026/prever/3227_20241205.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 38‑75‑70 SO AS TO REQUIRE INSURERS TO OFFER INSURANCE COVERAGE FOR LOSS OR DAMAGE RESULTING FROM AN EARTHQUAKE TO ALL POLICIES ISSUED IN THIS STATE.

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

SECTION 1. Article 1, Chapter 75, Title 38 of the S.C. Code is amended by adding:

Section 38‑75‑70. (A) No policy for residential property insurance may be issued, delivered, or renewed in this State unless the named insured is offered coverage for loss or damage caused by an earthquake.

(B) Insurance coverage for loss or damage caused by an earthquake may be provided in the policy of residential property insurance itself, either by specific policy provision or endorsement, or in a separate policy or certificate of insurance which specifically provides coverage for loss or damage caused by an earthquake.

(C) The offer of insurance coverage for loss or damage caused by an earthquake must contain all of the following language in at least ten point boldface type: “Your residential property insurance policy does not cover loss or damage caused by an earthquake to your home or its contents.”

(D) If an insured elects to decline coverage, the insured must sign a waiver, provided by the insurer, which expressly states that the insured is declining coverage for loss or damage caused by an earthquake.

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

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