**South Carolina General Assembly**

126th Session, 2025-2026

**H. 3266**

**STATUS INFORMATION**

General Bill

Sponsors: Rep. Rutherford

Document Path: LC-0027WAB25.docx

Introduced in the House on January 14, 2025

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

Summary: 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 148](h:\hj\20250114.docx))

1/14/2025 House Referred to Committee on **Labor, Commerce and Industry** ([House Journal‑page 148](h:\hj\20250114.docx))

View the latest  [legislative information](https://www.scstatehouse.gov/billsearch.php?billnumbers=3266&session=126&summary=B)  at the website

**VERSIONS OF THIS BILL**

[12/05/2024](https://www.scstatehouse.gov/sess126_2025-2026/prever/3266_20241205.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 38‑75‑70 SO AS TO PREVENT AN INSURER FROM DENYING A CLAIM ARISING FROM A LEAK UNDER CERTAIN CIRCUMSTANCES.

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. An insurer may not deny a claim arising from a leak on the basis of the leak occurring over an extended period of time unless the insured had actual knowledge of the leak and failed to undertake actions to repair or replace the source of the leak.

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

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