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**From:** Deborah Webb <djwebb67@aol.com>  
**Sent:** Tuesday, November 24, 2015 3:34 PM  
**To:** Haley, Nikki  
**Subject:** motor vehicle insurance laws and regulations

Dear Governor Haley,

I am writing because I find South Carolina's consumer insurance laws lacking. Please let me explain this in full detail.

Yesterday evening, November 23, 2015 at approximately 6:30 pm I was on the Isle of Palms and while waiting to make a left turn off Palm Blvd I was rear-ended. My vehicle now sits in a tow impound lot. All I asked for the person who struck my vehicle's insurance company is to repair or replace my vehicle and to put me in a rental until mine is either repaired or replaced. I go to pick up said vehicle and since all I had on my car was state minimum because I had no payment I was told that I would have to either put collision insurance on my policy or pay the car rental company upwards of \$15.00 daily.

The accident wasn't my fault since I signalled my intention to turn left at least 200 feet from my turn. I yielded the right of way to oncoming traffic which is not only common courtesy but the law. The gentleman who struck my vehicle admitted being at fault not only to the Isle of Palms police but to his insurance company.

Now what I want to know is as a food server making \$2.13 an hour and hoping and praying that I get a tip. I depend on my tips to pay the bills including my car insurance premium which on my income all I can afford is state minimum. How am I supposed to get to work without a vehicle because our law is so backwards that the insurance company isn't responsible for picking up the full tab on the rental vehicle. So now am I not only without a vehicle but am unable to work because I don't have transportation (public transit does not go to Isle of Palms). I didn't ask the insurance company to pay my lost wages because I assumed the only day I was going to need off was today November 24, 2015.

I feel that the insurance regulations need to be looked over to make provisions for low income families or families that live from paycheck to paycheck just to survive..

Sincerely,

Deborah J Webb