

From: Catherine McNicoll <CatherineMcNicoll@scstatehouse.gov>

To: Danny Varat <DannyVarat@scstatehouse.gov>

Date: 1/23/2018 1:37:00 PM

Subject: FW: Arbitrary change in Homeowners insurance coverage

Attachments: INSURANCE QUESTION.pdf

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Should I check into this with DOI?

*Best Regards,*

*Catherine McNicoll*

*Director of Legal & Legislative Affairs*

*Lieutenant Governor's Office*

*CatherineMcNicoll@SCStatehouse.gov*

*803-734-5292 (phone)*

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From: John Burley [mailto:johnathilton@yahoo.com]

Sent: Friday, January 19, 2018 4:01 PM

To: Lt. Governor's Office

Subject: Arbitrary change in Homeowners insurance coverage

Dear Lieutenant Governor Bryant; I have been informed (by 2 separate insurance brokers) that because the Weather Channel is naming winter storms, all future claims for damages caused by a winter storm with a name will no longer be covered by my traditional homeowner's policy but rather all claims must go through the wind and hail policy with the much higher deductible. It seems to me that since most South Carolina homeowners do not need or have a separate wind and hail policy either they are now going to be forced to take out the additional policy or those of us who have a wind and hail policy are being forced to arbitrarily accept a reduction in coverage. Please let me know if anything can be done about this. John Burley