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Media Release

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Director Adds Additional Counties to Emergency Insurance Regulation

Today, South Carolina Director of Insurance Ray Farmer announced that the consumer protections provided under Emergency Regulation 69-78 have been extended to additional South Carolina counties with damage resulting from Hurricane Matthew.

As hurricane-force winds battered the South Carolina coast on Saturday, October 8, 2016, Director Farmer issued Emergency Regulation 69-78 to provide protections to insurance consumers in the eight coastal counties where evacuation orders had been in effect. The regulation's protections are being extended to consumers in an additional 15 counties, bringing the total number of counties included in the emergency regulation to 23. Each of the added counties has been designated for Individual Assistance by the Federal Emergency Management Agency within the last week. FEMA's designation is made after review of preliminary damage assessments by state and local agencies following Hurricane Matthew.

"If a county has enough storm damage to be eligible for the Individual Assistance program, then the citizens of that county deserve the opportunity for some extra time from their insurance company. This amendment will permit individuals and businesses that reside in, or have a risk located in, these additional counties to focus on their business, family, and immediate needs post-disaster before worrying about insurance notices or paperwork," said Director Farmer.

In particular, these counties will now be subject to the emergency regulation's 60-day moratorium on cancellations for nonpayment of premium and on nonrenewals. The 60-day moratorium began Saturday, October 8, 2016 and ends December 7, 2016.

The emergency regulation provides a variety of additional protections for consumers, including:

- ✓ requires insurers to consider exceptions to proof of loss deadlines and other contract or underwriting requirements for those individuals displaced or directly impacted by Hurricane Matthew;
- ✓ prohibits insurers from canceling or nonrenewing policies solely because of claims resulting from Hurricane Matthew;
- ✓ suspends late payment, reinstatement, or insufficient funds fees along with any other fee, penalty, or interest charge resulting from an insured's temporary inability to submit premium payments;
- ✓ allows insureds to request a duplicate copy of their policy at no additional cost;
- ✓ permits claims payments to be made via prepaid debit card or electronic transfer provided certain conditions are met; and
- ✓ requires one early or replacement prescription refill.

The emergency regulation applies to the following counties in South Carolina: Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Darlington, Dillon, Dorchester, Florence, Georgetown, Hampton, Horry, Jasper, Lee, Marion, Marlboro, Orangeburg, Sumter, and Williamsburg Counties.

Should any other South Carolina county be designated for Individual Assistance under the federal disaster declaration for Hurricane Matthew (FEMA-4286-DR), the amendment provides that the additional county or counties will automatically be subject to the emergency regulation.

The amendment to Emergency Regulation 69-78 has been filed with Legislative Council and has been processed as Document No. 4725. It became effective upon filing and expires on February 6, 2017 unless otherwise extended.

To view a copy of any of the documents noted above, please go to doi.sc.gov/storm.

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