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Media Release

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Director Issues Emergency Insurance Regulation to Assist Consumers in Counties Listed in the Federal Disaster Declaration

South Carolina Director of Insurance Ray Farmer has issued an [emergency order](#) and regulation prohibiting insurance companies from canceling policies between October 8, 2015 and November 1, 2015 for insureds in all counties listed in the federal disaster declaration. The [emergency regulation](#) also prohibits insurers from canceling or nonrenewing policies solely because of claims resulting from this catastrophic event. It extends deadlines for the payment of insurance premiums and other required correspondence for thirty days, but it does not exempt or excuse insureds from making premium payments. The intent of the regulation is to give insureds a little more time to do so. The emergency regulation does not apply to workers' compensation policies. Workers' compensation issues may be addressed in subsequent regulations or orders. It also does not apply to new policies issued after October 12, 2015.

"South Carolinians have had their lives turned upside down, homes damaged or destroyed. They need a little time to get their bearings before worrying about submitting paperwork or other information to insurers," Director Ray Farmer said. Governor Haley declared a state of emergency which gives the Director the authority to issue general insurance orders and regulations aimed at helping the state recover from this catastrophic event. The emergency regulation is intended to provide some relief to South Carolina insureds in all counties listed in the disaster declaration. "This action is intended to assist those who have been displaced or whose homes have been damaged or destroyed, making it difficult for them to find documents, checkbooks and credit cards or whose mail service may have been disrupted," said Director Ray Farmer.

In addition to the extension of time to respond to insurers referenced above, the emergency regulation prohibits insurers from applying any mandatory or optional hurricane or named storm deductibles to any claim resulting from this event or its aftermath. It also instructs health insurance issuers and other entities providing prescription drug benefits to allow insureds to obtain one early refill of a prescription if there are authorized refills remaining or obtain a replacement prescription for a prescription that was recently filled. This is valid for prescription requests made on or before October 31, 2015. The regulation was promulgated on October 8, 2015, and applies specifically to insureds residing in all counties listed in the federal disaster declaration. However, the emergency regulation does not prohibit an insurer from applying the provisions of the regulation to insureds who reside in counties not listed in the federal disaster declaration as long as it is done in a nondiscriminatory manner. Complete copies of the emergency regulation and order are available at www.doi.sc.gov along with a [summary of the regulation](#).

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