**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38‑71‑244 SO AS TO PROHIBIT A COMPANY ISSUING AN ACCIDENT AND HEALTH INSURANCE POLICY FROM DENYING OR LIMITING COVERAGE TO AN INSURED BECAUSE OF A PREEXISTING CONDITION WHICH RESULTS FROM AN INJURY OR CONDITION SUSTAINED BY A VICTIM AS A RESULT OF A CRIMINAL ACT.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 1, Chapter 71, Title 38 of the 1976 Code is amended by adding:

“Section 38‑71‑244. A company issuing accident and health insurance as defined in Section 38‑1‑20(1) may not assert the existence of a preexisting condition to deny or limit coverage to an insured when the injury or condition was sustained by him as the victim of a criminal act.”

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

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