**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38‑77‑128 SO AS TO PROVIDE AN AUTOMOBILE INSURANCE POLICY MUST DISCLOSE WHETHER THE INSURER ISSUING THE POLICY MAY DENY COVERAGE TO AN INSURED MAKING A CLAIM FOR DAMAGES RESULTING FROM A SINGLE‑VEHICLE COLLISION IN WHICH THERE IS NO WITNESS OTHER THAN THE INSURED, AND MUST DISCLOSE WHETHER THE INSURER ISSUING THE POLICY MAY MAKE THIS DENIAL EVEN IF THE ACCIDENT WAS CAUSED BY THE DRIVER OF ANOTHER VEHICLE.

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

SECTION 1. Article 3, Chapter 77, Title 38 of the 1976 Code is amended by adding:

“Section 38‑77‑128. An automobile insurance policy must disclose whether the insurer issuing the policy may deny coverage to an insured making a claim for damages resulting from a single‑vehicle collision in which there is no witness other than the insured. This disclosure also must indicate whether the insurer issuing the policy may make this denial even if the accident was caused by the driver of another vehicle.”

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

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