**South Carolina General Assembly**

121st Session, 2015-2016

**H. 4495**

**STATUS INFORMATION**

General Bill

Sponsors: Reps. Rutherford, Clyburn and Hosey

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Introduced in the House on January 12, 2016

Currently residing in the House Committee on **Labor, Commerce and Industry**

Summary: Flood insurance

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

12/3/2015 House Prefiled

12/3/2015 House Referred to Committee on **Labor, Commerce and Industry**

1/12/2016 House Introduced and read first time ([House Journal‑page 82](file:///h:\HJ%20Archive\2016\01-12-16.docx))

1/12/2016 House Referred to Committee on **Labor, Commerce and Industry** ([House Journal‑page 82](file:///h:\HJ%20Archive\2016\01-12-16.docx))

View the latest [legislative information](http://www.scstatehouse.gov/billsearch.php?billnumbers=4495&session=121&summary=B) at the website

**VERSIONS OF THIS BILL**

[12/3/2015](file:///p:\pprever\2015-16\4495_20151203.docx)

**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38‑75‑70 SO AS TO ESTABLISH THAT A PROPERTY OWNER WHO IS REQUIRED TO CARRY FLOOD INSURANCE ON REAL PROPERTY MAY NOT BE REQUIRED TO MAINTAIN THIS COVERAGE IF THIS PROPERTY IS NOT AFFECTED BY CERTAIN FLOODING EVENTS.

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

SECTION 1. Article 1, Chapter 75, Title 38 of the 1976 Code is amended by adding:

“Section 38‑75‑70. A property owner who is required to carry flood insurance on real property may not be required to maintain this insurance if the property is not affected by a flooding event that results in a major disaster where a state of emergency is declared. This provisions of this section apply retroactively for the two years prior to the enactment of this section.”

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

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