



# South Carolina Department of Insurance

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## Media Release

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### DIRECTOR ISSUES EMERGENCY INSURANCE REGULATION TO ASSIST CONSUMERS

COLUMBIA, S.C. - Ray Farmer, Director of the South Carolina Department of Insurance has issued an [emergency regulation](#) to protect insurance consumers as they recover from Hurricane Florence. "In response to Hurricane Florence, now is the time for the insurance industry to do what it does best, and that's help their customers in their time of need," said Director Farmer.

Director Farmer issued Emergency Regulation 69-79 that, among other things, imposes a 60-day moratorium on cancellations for nonpayment of premiums and on nonrenewals for insureds directly impacted by Hurricane Florence. The 60-day moratorium began Friday, September 14, 2018 and ends November 13, 2018.

"This emergency regulation will help South Carolinians by giving them some extra time to focus on their family and immediate needs before worrying about insurance notices or paperwork," said Director Farmer.

Concurrent with the regulation's issuance, Director Farmer also issued Emergency Order 2018-EO-001 ordering persons licensed or authorized to transact the business of insurance in South Carolina to comply with the requirements of Emergency Regulation 69-79. The emergency regulation provides a number of other protections for consumers, including:

- Requiring insurers to consider exceptions to proof of loss deadlines and contract or underwriting requirements for those insureds directly impacted by Hurricane Florence.
- Prohibiting insurers from canceling or nonrenewing policies solely because of claims resulting from Hurricane Florence.
- Suspending 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 for those insureds directly impacted by Hurricane Florence.
- Allowing insureds to request a duplicate copy of their policy at no additional cost.
- Permitting claims payments to be made via prepaid debit card or electronic transfer provided certain conditions are met.
- Requiring one early or replacement prescription refill.

For purposes of this regulation, an insured directly impacted by Hurricane Florence means the insured has experienced emergency conditions that make it difficult for the insured to timely act or respond to insurance notices, documentation requests or timely pay premiums.

For more insurance information regarding Hurricane Florence, please go to [doi.sc.gov/storm](http://doi.sc.gov/storm).

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