


BULLETIN NUMBER 2002 - 05

(Issued upon May 24, 2002)

To: Property and Casualty Insurers

From: Ernst N. Csiszar 
Director

Subject: Emergency Responders and Private Passenger Automobile Insurance

SCOPE AND EFFECTIVE DATE

This bulletin applies to the rating, underwriting, cancellation or renewal of any policy of automobile insurance covering an individual private passenger automobile, as defined in Section 38-77-30, South Carolina Code of Laws.

The effective date for this bulletin is January 1, 2003.

"No surcharge shall be assigned for involvement in any accident as a result of the operation of any automobile in response to an emergency if the operator at the time of the accident was responding to a call of duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any Law Enforcement Agency. This exception does not include an accident occurring after the emergency situation ceases or after the private passenger motor vehicle ceases to be used in response to such emergency. An operator involved in such an accident must notify the insurer and provide a copy of the police report that clearly indicates that the accident was in the course of an emergency response. The insurer is not required to eliminate the surcharge unless the operator contacts the insurer and the insurer has 60 days to eliminate the surcharge. The insurer is not required to review expired policies.

CONTACT INFORMATION

The contact person for this bulletin is

Dean Kruger
Property and Casualty Chief
South Carolina Insurance Department
P.O. Box 100 105
Columbia, SC 29202
E-mail: dkruger@doi.state.sc.us
Fax: 803-737-6233.