AMENDMENT NO. 1

On page 1, line 2, change "R.S. 22:1338" to "R.S. 22:1283"

AMENDMENT NO. 2

On page 1, line 2, change "relative to homeowner's insurance policies;" to "relative to presumption of coverage;"

AMENDMENT NO. 3

On page 1, line 6, change "R.S. 22:1338" to "R.S. 22:1283"

AMENDMENT NO. 4

On page 1, delete lines 7 through 17, and on page 2, delete lines 1 through 5, and insert the following:

"§1273. Presumption of coverage; civil authority prohibited use

A. For losses that arise due to a catastrophic event in which a state of disaster or emergency is declared by civil officials, for those areas within the declaration, if a civil authority prohibits the insured from using their residential premises and during that time, direct damage to a neighboring premises results from a covered peril, the civil authority prohibited use coverage shall be afforded as provided in the policy. The requirement that a civil authority prohibit use is satisfied if either of the following occur:

(1) A civil authority issues an order of evacuation for the area in which the dwelling is located as a result of a peril covered by the policy.

(2) A civil authority declares through public safety announcements that the area in which the dwelling is located should be evacuated as a result of a peril covered by the policy.

B. For purposes of this Section, insurers shall interpret, in globo, all actions of a civil authority, without regard to whether formal orders of evacuation were issued."