AMENDMENT NO. 1

On page 1, line 2, change "R.S. 22:1338" to "R.S. 22:1273"

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. 22:1273"

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.

Section 2. This Act shall become effective on January 1, 2023; if vetoed by the governor and subsequently approved by the legislature, this Act shall become effective on the day following such approval by the legislature or January 1, 2023, whichever is later."