AMENDMENT NO. 1

In Senate Committee Amendment No. 4 proposed by the Senate Committee on Insurance and adopted by the Senate on May 12, 2022, on page 1, delete lines 12 through 26, and insert the following:

"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 as a result of damage to a neighboring premises due to a peril covered by the policy, the civil authority prohibited use coverage shall be afforded as provided in the policy.

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