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## DIGEST

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HB 393 Original

2017 Regular Session

Connick

**Abstract:** Allows certain policyholders to exclude personal property coverage after a declared disaster and receive a reduction in premium.

Present law allowed homeowners to exclude personal property coverage in the gubernatorially declared disaster areas for Hurricanes Katrina and Rita on structures that had been rendered uninhabitable due to sustaining extensive damage to more than 50% of the dwelling area, and receive a reduction in premium.

Proposed law removes references to Hurricanes Katrina and Rita, and allows a homeowner to exclude personal property coverage in a disaster area declared by the governor when a structure has been rendered uninhabitable due to sustaining extensive damage to more than 50% of the dwelling area, and receive a reduction in premium.

Proposed law allows the insurer to terminate the exclusion when one of the following has occurred:

- (1) The structure has been repaired and become habitable again.
- (2) The homeowner's policy has been terminated.
- (3) Twenty-four months have passed from the effective date of the substitute policy or exclusion of coverage.

Effective January 1, 2018.

(Amends R.S. 22:1331)