

2020 Regular Session

SENATE BILL NO. 506

BY SENATORS BARROW, BERNARD, BOUIE, CATHEY, JACKSON, ROBERT
MILLS AND TALBOT

PROPERTY INSURANCE. Authorizes property insurance policies insuring commercial and residential buildings to cover cost of disinfecting fumigation. (gov sig)

1 AN ACT

2 To enact R.S. 22:49, relative to property insurance; to authorize insurance policies to cover
3 disinfecting fumigation costs of the insured property where a person with a positive
4 diagnosis for COVID-19 resides or works; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:49 is hereby enacted to read as follows:

7 **§49. Property insurance coverage of fumigation because of COVID-19**

8 **Any contract to insure a commercial or residential building may include**
9 **coverage of the cost of disinfecting fumigation of the building if a person who**
10 **works or resides in the building has a positive diagnosis for COVID-19 based**
11 **upon ten cents per square foot of the area fumigated.**

12 Section 2. This Act shall become effective upon signature by the governor or, if not
13 signed by the governor, upon expiration of the time for bills to become law without signature
14 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If
15 vetoed by the governor and subsequently approved by the legislature, this Act shall become
16 effective on the day following such approval.

The original instrument was prepared by Jerry J. Guillot. The following digest, which does not constitute a part of the legislative instrument, was prepared by Brandi Cannon.

DIGEST

SB 506 Engrossed 2020 Regular Session Barrow

Proposed law authorizes an insurance company to offer coverage for the cost of disinfecting fumigation of a building if a person who works or resides in the building has a positive diagnosis for COVID-19 based upon ten cents per square foot of the area fumigated.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Adds R.S. 22:49)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Changes the requirement for an insurer to provide the coverage to an authorization that an insurer may offer the coverage.