

2022 Regular Session

SENATE BILL NO. 231

BY SENATOR HENRY

PROPERTY INSURANCE. Provides a definition of uninhabitable for property insurance policies. (1/1/23)

1 AN ACT

2 To enact R.S. 22:1331.1, relative to a definition of uninhabitable for property insurance

3 policies; to provide terms and conditions; and to provide for related matters.

4 Be it enacted by the Legislature of Louisiana:

5 Section 1. R.S. 22:1331.1 is hereby enacted to read as follows:

6 **§1331.1. Property insurance policies; definition of uninhabitable**

7 **A. If the governor declares a state of emergency pursuant to R.S. 29:724,**

8 **and an insurer writing property insurance coverage for property located in this**

9 **state, and a policyholder files an insurance claim for property that is**

10 **uninhabitable that is located in the geographic area of the named storm or**

11 **windstorm that is subject to the declared state of emergency, the term**

12 **uninhabitable shall be as defined in this Section.**

13 **B. Property is deemed to be uninhabitable under the following**

14 **conditions:**

15 **(1) The structure is unstable and is at risk of collapse in whole or in part.**

16 **(2) The structure has exterior damage or structural damage that allows**

17 **elemental intrusion, including but not limited to rain, wind, hail, or mold.**

