

2022 Regular Session

HOUSE BILL NO. 831

BY REPRESENTATIVE FIRMENT

INSURANCE/HOMEOWNERS: Provides for additional living expense coverage

1 AN ACT

2 To enact R.S. 22:1338, relative to additional living expense coverage for homeowner's  
3 insurance; to provide for an advance payment in the event of a total loss; to provide  
4 for payment after the advance period; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1338 is hereby enacted to read as follows:

7 §1338. Additional living expense coverage; total loss

8 In the event of a total loss, if an insured has additional living expense  
9 coverage, the insurer shall, upon request by an insured, render an advance payment  
10 of no less than three months of such coverage. Further payments of additional living  
11 expense coverage, after the advance period, shall be payable upon submission of  
12 proof of loss.

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 831 Original

2022 Regular Session

Firment

**Abstract:** Provides for additional living expense coverage for homeowner's insurance.

Proposed law provides that in the event of a total loss, if an insured has additional living expense coverage, the insurer shall, upon request by an insured, render an advance payment of no less than three months of such coverage.

Proposed law provides that payments of additional living expense coverage, after the advance period, shall be payable upon submission of proof of loss.

(Adds R.S. 22:1338)