

**HOUSE SUMMARY OF SENATE AMENDMENTS**

**HB 831**

**2022 Regular Session**

**Firment**

INSURANCE/HOMEOWNERS: Provides for additional living expense coverage

**Synopsis of Senate Amendments**

1. Changes the effective date to January 1, 2023.
2. Provides that if vetoed by the governor and subsequently approved by the legislature, proposed law shall become effective on the day following such approval or January 1, 2023, whichever is later.
3. Makes technical changes.

**Digest of Bill as Finally Passed by Senate**

Proposed law provides that in the event of a covered total loss to an insured dwelling caused by a covered peril, if the insured has additional living expense coverage, the insurer shall, upon request by an insured, render an advance payment equal to the estimated value of three months of increased cost of living expenses, as defined in the policy, required for the members of the household to maintain their normal standard of living.

Proposed law provides that payments of additional living expense coverage, after the advance period, shall be payable upon submission of satisfactory proof of loss, if it is determined that the actual cost of incurred additional living expenses exceeds the amount previously advanced.

Proposed law provides that an insurer may restrict payment in cases of suspected fraud.

Effective Jan. 1, 2023.

(Adds R.S. 22:1338)