

2024 Regular Session

SENATE BILL NO. 242

BY SENATORS BOUIE, BARROW, BOUDREAUX, CARTER, CATHEY, DUPLESSIS,  
FIELDS, FOIL, HARRIS, HENRY, JACKSON-ANDREWS, JENKINS,  
LAMBERT, PRICE AND WOMACK

INSURANCE POLICIES. Provides for the use of satellite photos when inspecting a property that has been issued an insurance policy. (gov sig)

1 AN ACT

2 To enact R.S. 22:1339, relative to the inspection of properties insured by a homeowner's  
3 policy; to provide for the use of aerial images to inspect properties; to provide for  
4 definitions; to provide for an effective date; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1339 is hereby enacted to read as follows:

7 **§1339. Homeowner's insurance; use of aerial images to inspect property**

8 **An insurer that has issued an original or renewal policy of homeowner's**  
9 **insurance shall not use aerial images to inspect the condition of insured**  
10 **property unless the images are taken within thirty-six months after the date the**  
11 **insured has purchased the policy. For the purposes of this Section, "aerial**  
12 **images" means pictures, recordings, or any physical evidence captured in the**  
13 **airspace above a property from an aircraft or other airborne platform,**  
14 **including but not limited to third-party proprietary aerial imagery taken by a**  
15 **fixed-wing aircraft and satellites.**

16 Section 2. This Act shall become effective upon signature by the governor or, if not  
17 signed by the governor, upon expiration of the time for bills to become law without signature

1 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If  
 2 vetoed by the governor and subsequently approved by the legislature, this Act shall become  
 3 effective on the day following such approval.

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The original instrument was prepared by Brandi Cannon. The following digest, which does not constitute a part of the legislative instrument, was prepared by Beth O'Quin.

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DIGEST

SB 242 Reengrossed                      2024 Regular Session                      Bouie

Proposed law prohibits an insurer that has issued an original or renewed policy of homeowner's insurance from using aerial images to inspect the property of the insured unless the images are taken within 36 months after the date the insured has purchased the policy.

Proposed law defines "aerial images" as pictures, recordings, or any physical evidence captured in the airspace above a property from an aircraft or other airborne platform, including but not limited to third-party proprietary aerial imagery taken by a fixed-wing aircraft and satellites.

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

(Adds R.S. 22:1339)

Summary of Amendments Adopted by Senate

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

1. Changes the time requirement for aerial images to inspect from 12 to 36 months.
2. Clarifies that proposed law applies to an original or renewal policy.

Senate Floor Amendments to engrossed bill

1. Changes the use of aerial images from inspecting repairs to inspecting property.