

SENATE SUMMARY OF HOUSE AMENDMENTS

SB 242

2024 Regular Session

Bouie

KEYWORD AND SUMMARY AS RETURNED TO THE SENATE

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

SUMMARY OF HOUSE AMENDMENTS TO THE SENATE BILL

1. Provides an insurer has certain restrictions for using aerial images for cancelling or nonrenewing a homeowner's insurance policy unless the image was taken within 24 months of the date of cancellation or nonrenewal of the policy.
2. Provides an insurer may use all images of an immovable property without a time limitation for identification, location or improvements of the immovable property.
3. Make technical changes.

DIGEST OF THE SENATE BILL AS RETURNED TO THE SENATE

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.

DIGEST

SB 242 Reengrossed

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Proposed law provides an insurer has certain restrictions for using aerial images for cancelling or nonrenewing a homeowner's insurance policy unless the image was taken within 24 months of the date of cancellation or nonrenewal of the policy. Proposed law provides an insurer may use all images of an immovable property without a time limitation for identification, location or improvements of the immovable property.

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)

Beth O'Quin
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