

2026 Regular Session

HOUSE BILL NO. 1180

BY REPRESENTATIVE JORDAN

INSURANCE/LIFE: Provides with respect to the denial of life insurance following suicide

1 AN ACT

2 To enact R.S. 22:931.1, relative to life insurance; to prohibit denial of life insurance benefits
3 following suicide; to establish limitations on suicide exclusions; to require notice;
4 and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:931.1 is hereby enacted to read as follows:

7 §931.1. Life insurance policies; suicide exclusions; limitations; notice requirements

8 A. A life insurance policy delivered or issued for delivery in this state may
9 include a suicide exclusion provision; however, no such exclusion shall apply for a
10 period longer than two years from the date of issue of the policy.

11 B. Any suicide exclusion shall be stated in clear, conspicuous, and
12 unambiguous language within the policy. The insurer shall provide written notice
13 to the policyholder at the time of issuance summarizing the exclusion in plain
14 language.

15 C. No life insurer shall deny payment of policy proceeds based on suicide
16 occurring after the expiration of the two-year exclusion period.

17 D. An insurer shall not deny payment of life insurance benefits based on the
18 suicide of the insured when the suicide results from a diagnosed mental health
19 condition.

1 E. Any exclusion permitted in accordance with this Section shall be strictly
2 construed in favor of coverage. The insurer bears the burden of proving the
3 applicability of any suicide-related exclusion.

4 F. The provisions of this Section shall not apply to accidental death and
5 dismemberment policies.

6 G. The provisions of this Section shall not apply to a policy issued to insure
7 the life of a minor.

8 Section 2. This Act shall become effective on January 1, 2027.

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)]

HB 1180 Original

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Jordan

Abstract: Limits suicide exclusions in life insurance policies to two years and requires clear notice of any exclusion.

Proposed law authorizes a life insurance policy delivered or issued for delivery in this state to include a suicide exclusion provision for a period not to exceed two years from the date of issue of the policy.

Proposed law requires any suicide exclusion to be stated in clear, conspicuous, and unambiguous language within the policy and requires the insurer to provide written notice at issuance summarizing the exclusion in plain language.

Proposed law prohibits a life insurer from denying payment of policy proceeds based on suicide occurring after the expiration of the two-year exclusion period.

Proposed law prohibits denial of benefits when the suicide results from a diagnosed medical or mental health condition, unless the policy expressly and unambiguously includes such circumstances within the exclusion.

Proposed law provides that any exclusion permitted in accordance with proposed law shall be strictly construed in favor of coverage and places the burden of proving applicability of a suicide-related exclusion on the insurer.

Proposed law does not apply to accidental death and dismemberment policies.

Proposed law does not apply to policies issued for the life insurance of minors.

Effective Jan. 1, 2027.

(Adds R.S. 22:931.1)