

First Extraordinary Session, 2005

HOUSE BILL NO. 85

BY REPRESENTATIVE JACK SMITH

INSURANCE CLAIMS: Provides for the payment of one deductible for damage caused by multiple natural disasters

1 AN ACT

2 To enact R.S. 22:1471.1, relative to deductibles on property insurance; to provide for limits;  
3 to provide for homeowners' insurance; and to provide for related matters.

4 Be it enacted by the Legislature of Louisiana:

5 Section 1. R.S. 22:1471.1 is hereby enacted to read as follows:

6 §1471.1. Deductibles

7 A. No insurer shall apply a deductible under a homeowner's insurance policy  
8 more than one time within a six-month period to covered damages that are the result  
9 of a natural disaster for which an emergency or disaster has been declared by civil  
10 authorities.

11 B. This Section shall apply to those homeowners' insurance policies in effect  
12 on August 28, 2005, and thereafter.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument.

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Jack Smith

HB No. 85

**Abstract:** Prohibits the use of more than one deductible within six months for damage done by natural disasters.

Proposed law prohibits insurers from applying more than one deductible for homeowners' policies within six months for damage done by natural disasters for which there is a declared emergency.

Proposed law applies to homeowners' policies in effect on Aug. 28, 2005, and thereafter.

(Adds R.S. 22:1471.1)