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The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Thomas L. Tyler.

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## DIGEST

Proposed law provides that every insurer who delivers or issues for delivery in this state an insurance policy covering property damage and which policy includes a special deductible for damage caused by flooding or wind attributed to a disaster, as defined in R.S. 29:723, or for flood or wind damage which occurs within a specified time after a hurricane or tropical storm makes landfall, then such deductible does not apply unless the property on which the claim is filed is located in an area designated by the president of the United States as a disaster area pursuant to Chapter 68 of Title 42 USC and the insured is eligible for financial assistance, under the individuals and households program of the Federal Emergency Management Agency, in repairing the damaged property.

Proposed law applies retroactively to August 1, 2005.

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

(Adds R.S. 22:667.1)