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

DIGEST

Proposed law prohibits use of a specific insurance policy deductible for flood or wind damages caused by a disaster, as defined under the La. Homeland Security and Emergency Assistance and Disaster Act, or which damage occurs within a specified time after a hurricane or tropical storm makes landfall unless the damaged property is located in an area designated by the president of the United States as a disaster area pursuant to 42 USC, Chapter 68 and the insured is eligible for financial assistance in repairing the property under FEMA's individuals and households program.

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)