

SENATE BILL NO. 55

BY SENATORS ADLEY AND MURRAY

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AN ACT

To enact R.S. 22:667.1, relative to requiring property insurers to itemize coverages included in payments made to the insured; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:667.1 is hereby enacted to read as follows:

**§667.1. Delivery of fire insurance contract; disclosure of coverage; requirement to report**

**A. No fire insurance policy shall be delivered or issued for delivery in this state with respect to any residential or commercial property unless the insurer advises the insured in writing, prominently displayed on a form developed and promulgated by the commissioner of insurance as an insert in the front of the policy, as to which coverages are included in the policy for which the insured has paid premiums. The insurer shall disclose whether or not the insured has coverage for flooding or mold and whether an increased deductible is required for hurricane damage. The typed print of the disclosure shall be in bold and not less than a 14 point font. The disclosure shall also state that flood insurance is available through the National Flood Insurance Program and that excess flood insurance may be available by separate policy.**

1           Section 2. This Act shall become effective upon signature by the governor or, if not  
2 signed by the governor, upon expiration of the time for bills to become law without signature  
3 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If  
4 vetoed by the governor and subsequently approved by the legislature, this Act shall become  
5 effective on the day following such approval.

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PRESIDENT OF THE SENATE

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_