

Existing law requires insurance companies who write standard homeowner's insurance policies, which are referred to as "standard fire insurance" policies, to use certain forms and include certain provisions in the written policies.

New law requires that every residential property insurer who delivers, or issues for delivery, in any part of this state to advise the insured in writing what coverages are included in the policy.

New law requires that the disclosure be made on a form promulgated by the commissioner of insurance and included as an insert in the front of the policy and printed in bold type in not less than a 14 point font.

New law requires the disclosure to include language:

- (a) Whether or not the insured has coverage for flooding.
- (b) Whether or not the insured has coverage for mold.
- (c) Whether or not an increased deductible is required for hurricane damage.
- (d) That flood insurance is available through the National Flood Insurance Program and that excess flood insurance may be available by separate policy.

Effective upon signature of the governor (December 6, 2005).

(Adds R.S. 22:667.1)