DIGEST

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HB 83 Original 2022 Regular Session Schlegel

Abstract: Provides relative to homeowner's insurance policies that require a civil authority to prohibit use of the dwelling in order to pay loss of use benefits.

Proposed law provides that any homeowner's insurance policy requirement that necessitates a civil authority to prohibit use of the dwelling in order to pay loss of use benefits shall be considered satisfied if either of the following occurs:

(1) A mandatory evacuation order is issued by a civil authority.

(2) A civil authority declares through a formal order or announcements in public media that the area in which the dwelling is located is unsafe as a result of a peril covered by the policy.

(Adds R.S. 22:1338)