
SENATE COMMITTEE AMENDMENTS

2022 Regular Session

Amendments proposed by Senate Committee on Insurance to Reengrossed House Bill No. 83 by Representative Schlegel

1 AMENDMENT NO. 1

2 On page 1, line 2, change "R.S. 22:1338" to "R.S. 22:1283"

3 AMENDMENT NO. 2

4 On page 1, line 2, change "relative to homeowner's insurance policies;" to "relative to
5 presumption of coverage;"

6 AMENDMENT NO. 3

7 On page 1, line 6, change "R.S. 22:1338" to "R.S. 22:1283"

8 AMENDMENT NO. 4

9 On page 1, delete lines 7 through 17, and on page 2, delete lines 1 through 5, and insert the
10 following:

11 **"§1273. Presumption of coverage; civil authority prohibited use**

12 **A. For losses that arise due to a catastrophic event in which a state**
13 **of disaster or emergency is declared by civil officials, for those areas within the**
14 **declaration, if a civil authority prohibits the insured from using their residential**
15 **premises and during that time, direct damage to a neighboring premises**
16 **results from a covered peril, the civil authority prohibited use coverage shall**
17 **be afforded as provided in the policy. The requirement that a civil**
18 **authority prohibit use is satisfied if either of the following occur:**

19 **(1) A civil authority issues an order of evacuation for the area in which**
20 **the dwelling is located as a result of a peril covered by the policy.**

21 **(2) A civil authority declares through public safety announcements**
22 **that the area in which the dwelling is located should be evacuated as a result of**
23 **a peril covered by the policy.**
24 **B. For purposes of this Section, insurers shall**
25 **interpret, in globo, all actions of a civil authority, without regard to whether**
formal orders of evacuation were issued."