

HOUSE SUMMARY OF SENATE AMENDMENTS**HB 83****2022 Regular Session****Schlegel**

INSURANCE/HOMEOWNERS: 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

Synopsis of Senate Amendments

1. Removes proposed law that provided certain conditions that if satisfied would require civil authority prohibited use coverage to be afforded to an insured.
2. Provides certain conditions that if satisfied will require civil authority prohibited use coverage to be afforded to the insured.
3. Provides that insurers shall interpret all actions of a civil authority without regard as to whether formal orders of evacuation were issued.
4. Makes technical changes.
5. Adds an effective date.

Digest of Bill as Finally Passed by Senate

Proposed law provides that for losses that arise due to a catastrophic event in which a state of disaster or emergency is declared by civil officials, for those areas within the declaration, if a civil authority prohibits the insured from using his residential premises as a result of damage to a neighboring premises due to a peril covered by the policy, the civil authority prohibited use coverage shall be afforded as provided in the policy.

Proposed law provides that for the purposes of proposed law, insurers shall interpret all actions of a civil authority without regard as to whether formal orders of evacuation were issued.

Effective on Jan. 1, 2023.

(Adds R.S. 22:1273)