

2022 Regular Session

HOUSE BILL NO. 831

BY REPRESENTATIVE FIRMMENT

1 AN ACT

2 To enact R.S. 22:1338, relative to additional living expense coverage for homeowner's
3 insurance; to provide for an advance payment in the event of a total loss; to provide
4 for payment after the advance period; to provide for an effective date; and to provide
5 for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1338 is hereby enacted to read as follows:

8 §1338. Additional living expense coverage; total loss

9 A. In the event of a total loss to an insured dwelling caused by a covered
10 peril, if the insured has additional living expense coverage, the insurer shall, upon
11 request by the insured, render an advance payment equal to the estimated value of
12 three months of increased cost of living expenses, as defined in the policy, required
13 for the members of the household to maintain their normal standard of living.
14 Further payments of additional living expense coverage, after the advance period,
15 shall be payable upon submission of satisfactory proof of loss, if it is determined that
16 the actual cost of incurred additional living expenses exceeds the amount previously
17 advanced.

18 B. Nothing in this Section shall be interpreted to prohibit an insurer from
19 restricting payment in cases of suspected fraud.

1 Section 2. This Act shall become effective on January 1, 2023; if vetoed by the
2 governor and subsequently approved by the legislature, this Act shall become effective on
3 the day following such approval by the legislature or January 1, 2023, whichever is later.

SPEAKER OF THE HOUSE OF REPRESENTATIVES

PRESIDENT OF THE SENATE

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____