

## RÉSUMÉ DIGEST

**ACT 558 (HB 831)**

**2022 Regular Session**

**Firment**

New law provides that in the event of a total loss to an insured dwelling caused by a covered peril, if the insured has additional living expense coverage, the insurer shall, upon request by an insured, render an advance payment equal to the estimated value of three months of increased cost of living expenses, as defined in the policy, required for the members of the household to maintain their normal standard of living.

New law provides that payments of additional living expense coverage, after the advance period, shall be payable upon submission of satisfactory proof of loss, if it is determined that the actual cost of incurred additional living expenses exceeds the amount previously advanced.

New law provides that an insurer may restrict payment in cases of suspected fraud.

Effective January 1, 2023.

(Adds R.S. 22:1338)