

## RÉSUMÉ DIGEST

**ACT 434 (HB 83)**

**2022 Regular Session**

**Schlegel**

New 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 an 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.

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

Effective on January 1, 2023.

(Adds R.S. 22:1273)