

2024 Regular Session

SENATE BILL NO. 242

BY SENATOR BOUIE

INSURANCE POLICIES. Provides for the use of satellite photos when inspecting a property that has been issued an insurance policy. (gov sig)

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AN ACT

To enact R.S. 22:1339, relative to the inspection of properties insured by a homeowner's policy; to provide for the use of aerial images to inspect properties; to provide for definitions; to provide for an effective date; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1339 is hereby enacted to read as follows:

**§1339. Homeowner's insurance; use of aerial images to inspect repairs**

**An insurer that has issued a policy of homeowner's insurance shall not use aerial images to inspect the condition of insured property unless the images are taken within twelve months after the date the insured has purchased the policy. For the purposes of this Section, "aerial images" means pictures, recordings, or any physical evidence captured in the airspace above a property from an aircraft or other airborne platform, including but not limited to third-party proprietary aerial imagery taken by a fixed-wing aircraft and satellites.**

Section 2. This Act shall become effective upon signature by the governor or, if not signed by the governor, upon expiration of the time for bills to become law without signature

