The original instrument was prepared by Brandi Cannon. The following digest, which does not constitute a part of the legislative instrument, was prepared by Beth O'Quin.

DIGEST

SB 242 Reengrossed 2024 Regular Session Bouie

Proposed law prohibits an insurer that has issued an original or renewed policy of homeowner's insurance from using aerial images to inspect the property of the insured unless the images are taken within 36 months after the date the insured has purchased the policy.

Proposed law defines "aerial images" as 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.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1339)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Changes the time requirement for aerial images to inspect from 12 to 36 months.

2. Clarifies that proposed law applies to an original or renewal policy.

Senate Floor Amendments to engrossed bill

1. Changes the use of aerial images from inspecting repairs to inspecting property.