

SENATE BILL NO. 242

BY SENATORS BOUIE, BARROW, BOUDREAUX, CARTER, CATHEY, DUPLESSIS, FIELDS, FOIL, HARRIS, HENRY, JACKSON-ANDREWS, JENKINS, LAMBERT, PRICE AND WOMACK AND REPRESENTATIVES BAYHAM, BOURRIAQUE, BOYD, BRAUD, BROWN, BRYANT, CARRIER, WILFORD CARTER, GLORIOSO, HUGHES, ILLG, JACKSON, TRAVIS JOHNSON, KNOX, LACOMBE, JACOB LANDRY, MANDIE LANDRY, MENA, NEWELL, PHELPS, SELDERS, STAGNI, TURNER AND WILLARD

1 AN ACT

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

5 Be it enacted by the Legislature of Louisiana:

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

7 **§1339. Homeowner's insurance; use of aerial images to inspect property**

8 **A. An insurer shall not solely rely upon aerial images of an insured**  
9 **property to identify the specific condition that serves as the insurer's basis for**  
10 **cancellation or nonrenewal of a policy of homeowner's insurance unless the**  
11 **images are taken within twenty-four months of the date of the cancellation or**  
12 **nonrenewal of the policy. All images, including aerial images, that are not**  
13 **utilized to identify the condition that serves as the basis for cancellation or**  
14 **nonrenewal or that are utilized solely for the purpose of identification and**  
15 **location of the immovable property and any improvements to the immovable**  
16 **property may be used without a limitation on the age of the photograph.**

17 **B. For purposes of this Section, "aerial images" means pictures,**  
18 **recordings, or any physical evidence captured in the airspace above a property**  
19 **from an aircraft or other airborne platform, including but not limited to**  
20 **third-party proprietary aerial imagery taken by a fixed-wing aircraft and**  
21 **satellites.**

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

1 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If  
2 vetoed by the governor and subsequently approved by the legislature, this Act shall become  
3 effective on the day following such approval.

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PRESIDENT OF THE SENATE

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_