

<b>FOR OFFICE USE ONLY</b>	

**HOUSE FLOOR AMENDMENTS**

2017 Regular Session

Amendments proposed by Representative Stokes to Engrossed House Bill No. 542 by Representative Stokes

1 AMENDMENT NO. 1

2 On page 5, at the beginning of line 27, insert "A."

3 AMENDMENT NO. 2

4 On page 5, after line 28, insert the following:

5 "B. A travel insurer shall pay premium tax, as provided in R.S.  
6 22:837 and 838, on travel insurance premiums paid by any one of the  
7 following:

8 (1) An individual policyholder who is a resident of this state.

9 (2) A certificate-holder who is a resident of this state who elects  
10 coverage under a group travel insurance policy.

11 (3) An eligible group policyholder that is resident in, or has its  
12 principal place of business in, this state that purchases a blanket travel  
13 insurance policy.

14 AMENDMENT NO. 3

15 On page 6, after line 26, insert the following:

16 "C. Travel insurance policies or certificates that contain pre-existing  
17 condition exclusions shall clearly disclose the exclusion in the coverage's  
18 fulfillment materials.

19 D. Policyholders or certificate holders shall have a minimum of ten  
20 days from the date of purchase to review and cancel the policy or certificate  
21 for a full refund of the travel protection plan price, unless the insured has  
22 either started the covered trip or has filed a claim under the travel insurance  
23 coverage.

24 E. The travel insurance policy shall disclose in the policy fulfillment  
25 and documentation whether the travel insurance is primary or secondary to  
26 other applicable coverage. Travel insurance is not subject to coordination of  
27 benefits for health insurance coverage.

28 F. Where travel insurance is marketed directly to a consumer through  
29 an insurer's website or by others through an aggregator site, it shall not be an  
30 unfair trade practice or other violation of law when an accurate summary or  
31 short description of coverage is provided on the web page, as long as the  
32 consumer has access to the full provisions through electronic means.

33 G. Unless otherwise permitted by state or federal law, no person  
34 offering travel insurance or travel protection plans on an individual or group  
35 basis may do so using negative option or opt-out, which would require a  
36 consumer to take an affirmative action such as unchecking a box on an  
37 electronic form when he purchases a trip to deselect coverage.

1 AMENDMENT NO. 4

2 On page 7, delete lines 8 and 9 in their entirety and insert in lieu thereof the following:

3 "A. Notwithstanding any other provision of this Title, travel  
4 insurance shall be classified and filed for purposes of rates and forms as a  
5 marine and transportation line of insurance as defined in R.S. 22:47(13).

6 B. Travel insurance may be provided by an individual or group  
7 master policy.

8 C. Eligibility and underwriting standards for travel insurance may be  
9 developed and provided based on travel protection plans designed for  
10 individual or identified marketing or distribution channels, and the travel  
11 insurance offered as part of the travel protection plan may be offered as  
12 individual travel insurance, group travel insurance, or blanket travel  
13 insurance.