
DIGEST

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HB 1180 Engrossed

2026 Regular Session

Jordan

Abstract: Limits suicide exclusions in life insurance policies to two years and requires clear notice of any exclusion.

Proposed law authorizes a life insurance policy delivered or issued for delivery in this state to include a suicide exclusion provision for a period not to exceed two years from the date of issue of the policy.

Proposed law requires any suicide exclusion to be stated in clear, conspicuous, and unambiguous language within the policy and requires the insurer to provide written notice at issuance summarizing the exclusion in plain language.

Proposed law prohibits a life insurer from denying payment of policy proceeds based on suicide occurring after the expiration of the two-year exclusion period.

Proposed law prohibits denial of benefits when the suicide results from a diagnosed medical or mental health condition, unless the policy expressly and unambiguously includes such circumstances within the exclusion.

Proposed law provides that any exclusion permitted in accordance with proposed law shall be strictly construed in favor of coverage and places the burden of proving applicability of a suicide-related exclusion on the insurer.

Proposed law does not apply to accidental death and dismemberment policies.

Proposed law does not apply to policies issued for the life insurance of minors.

Effective Jan. 1, 2027.

(Adds R.S. 22:931.1)