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## DIGEST

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HB 930 Original

2022 Regular Session

Stagni

**Abstract:** Provides for loss of use benefits in homeowners' policies.

Proposed law provides that any homeowners' insurance policy requirement that necessitates a civil authority to prohibit use of the dwelling in order to pay loss of use benefits shall be considered satisfied if any of the following occur:

- (1) A mandatory evacuation order is issued by a civil authority.
- (2) A civil authority declares through a formal order or announcements in public media that the area in which the dwelling is located is unsafe as a result of a peril covered by the policy.
- (3) A federal authority declares a state of emergency for the area in which the dwelling is located.
- (4) A federal authority declares the area in which the dwelling is located to be a disaster area.

(Adds R.S. 22:1338)