SLS 24RS-547

ORIGINAL

2024 Regular Session

SENATE BILL NO. 242

BY SENATOR BOUIE

INSURANCE POLICIES. Provides for the use of satellite photos when inspecting a property that has been issued an insurance policy. (gov sig)

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 repairs
8	An insurer that has issued a policy of homeowner's insurance shall not
9	use aerial images to inspect the condition of insured property unless the images
10	are taken within twelve months after the date the insured has purchased the
11	policy. For the purposes of this Section, "aerial images" means pictures,
12	recordings, or any physical evidence captured in the airspace above a property
13	from an aircraft or other airborne platform, including but not limited to
14	third-party proprietary aerial imagery taken by a fixed-wing aircraft and
15	satellites.
16	Section 2. This Act shall become effective upon signature by the governor or, if not
17	signed by the governor, upon expiration of the time for bills to become law without signature

Page 1 of 2 Coding: Words which are struck through are deletions from existing law; words in **boldface type and underscored** are additions. SLS 24RS-547

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

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Brandi Cannon.

DIGEST

SB 242 Original

2024 Regular Session

Bouie

Proposed law prohibits an insurer that has issued a policy of homeowner's insurance from using aerial images to inspect the conditions of insured unless the images are taken within 12 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)