

2024 Regular Session

SENATE BILL NO. 344

BY SENATOR BARROW

INSURANCE POLICIES. Requires an applicant or an existing insured regarding a homeowner's insurance policy to disclose to their insurer the property is to be used or is being used as a group home. (gov sig)

1 AN ACT

2 To enact R.S. 22:1339, relative to homeowner's insurance policies; to require applicants or
3 an existing insured to disclose to their insurer the property is to be used as a group
4 home; to provide cause for cancellation or nonrenewal of the insured's homeowner
5 insurance policy; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

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

8 **§1339. Applicant or insured disclosure requirement; group homes**

9 **Upon application for a new homeowner's insurance policy or at any time**
10 **for an insured that has a homeowner's insurance policy in effect, the applicant**
11 **or insured shall disclose to the insurer that the property is to be used or is being**
12 **used as a group home. Failure to disclose this information to an insurer**
13 **provides the insurer cause to cancel or nonrenew the homeowner's insurance**
14 **policy pursuant to R.S. 22:1333(B).**

15 Section 2. This Act will become effective upon a signature by the governor or, if not
16 signed by the governor, as provided by Article III, Section 18 of the Constitution of
17 Louisiana. If vetoed by the governor and subsequently approved by this legislature, this Act

1 will become 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 Beth O'Quin.

DIGEST

SB 344 Engrossed

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Barrow

Proposed law requires an applicant or an existing insured with a homeowner's insurance policy to disclose to the insurer that the property is to be used or is being used as a group home. Proposed law further provides failure to disclose this information provides the insurer a reason to cancel or nonrenew a homeowner's policy with cause as provided by present law.

Effective upon the signature of the governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1339)