DIGEST

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Jack Smith HB No. 85

Abstract: Prohibits the use of more than one deductible within six months for damage done by natural disasters.

<u>Proposed law</u> prohibits insurers from applying more than one deductible for homeowners' policies within six months for damage done by natural disasters for which there is a declared emergency.

<u>Proposed law</u> applies to homeowners' policies in effect on Aug. 28, 2005, and thereafter. (Adds R.S. 22:1471.1)