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## DIGEST

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HB 858 Original

2020 Regular Session

Duplessis

**Abstract:** Provides for recovery of losses from insurers providing business interruption coverage for businesses that suffered losses due to interruption as a result of the coronavirus disease 2019 pandemic.

Proposed law requires insurers that write policies which provide coverage for loss or damage to property that also provide for coverage of loss of use and occupancy and business interruption that are in force on the effective date of this Act, to construe such policies to include coverage of business interruptions due to the coronavirus disease 2019 pandemic.

Proposed law requires insurers to indemnify policyholders who have policies that provide coverage under proposed law, subject to the extent of the policyholder's policy, for any loss business interruption loss incurred during the public health emergency.

Proposed law applies to policies issued to insurers who have less than 100 full-time employees.

Proposed law provides that the provisions of proposed law will be given both prospective and retroactive application, and will apply retroactively to March 11, 2020.

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

(Adds R.S. 22:1897)