## **DIGEST**

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HB 83 Original

2022 Regular Session

Schlegel

**Abstract:** Provides relative to homeowner's insurance policies that require a civil authority to prohibit use of the dwelling in order to pay loss of use benefits.

<u>Proposed law provides</u> that any homeowner's 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 either of the following occurs:

- (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.

(Adds R.S. 22:1338)