

Regular Session, 2014

SENATE BILL NO. 69

BY SENATOR MURRAY

INSURERS. Prohibits insurers from excluding from coverage the intentional acts of policy holders' minor child. (8/1/14)

1 AN ACT

2 To amend and reenact R.S. 22:1333(F) and to enact R.S. 22:1333(G), relative to  
3 homeowner's insurance policies; to prohibit these policies from excluding coverage  
4 of the intentional act of policy holders' minor child; and to provide for related  
5 matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1333(F) is hereby amended and reenacted and R.S. 22:1333(G)  
8 is hereby enacted to read as follows:

9 §1333. Homeowner's insurance; insurer's non-renewal without cause; inclusion in  
10 insured's file prohibited; certain prohibitions

11 \* \* \*

12 **F. No homeowner's policy of insurance shall contain any provision that**  
13 **excludes coverages for damages resulting from policy holders' vicarious liability**  
14 **for the intentional acts of their minor child. Any such provision shall be null**  
15 **and void and unenforceable as contrary to public policy.**

16 **G.** Any company which makes a filing pursuant to Subsection D of this  
17 Section shall reduce the rates paid by the individual homeowner by the amount

1 determined to be actuarially justified by the commissioner.

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

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DIGEST

Murray (SB 69)

Proposed law prohibits a homeowner's policy of insurance from containing any provision that excludes coverages for damages resulting from parents' vicarious liability for the intentional acts of their minor child. Provides that any such provision shall be null and void and unenforceable as contrary to public policy.

Effective August 1, 2014.

(Amends R.S. 22:1333(F); adds R.S. 22:1333(G))