

3908

2013-2014 Regular Sessions

I N A S S E M B L Y

January 29, 2013

Introduced by M. of A. ORTIZ -- read once and referred to the Committee
on Insurance

AN ACT to amend the insurance law, in relation to requiring owners of
firearms to obtain liability insurance

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEM-
BLY, DO ENACT AS FOLLOWS:

1 Section 1. The insurance law is amended by adding a new section 2353
2 to read as follows:
3 S 2353. FIREARM OWNERS INSURANCE POLICIES. 1. ANY PERSON IN THIS
4 STATE WHO SHALL OWN A FIREARM SHALL, PRIOR TO SUCH OWNERSHIP, OBTAIN AND
5 CONTINUOUSLY MAINTAIN A POLICY OF LIABILITY INSURANCE IN AN AMOUNT NOT
6 LESS THAN ONE MILLION DOLLARS SPECIFICALLY COVERING ANY DAMAGES RESULT-
7 ING FROM ANY NEGLIGENT OR WILLFUL ACTS INVOLVING THE USE OF SUCH FIREARM
8 WHILE IT IS OWNED BY SUCH PERSON. FAILURE TO MAINTAIN SUCH INSURANCE
9 SHALL RESULT IN THE IMMEDIATE REVOCATION OF SUCH OWNER'S REGISTRATION,
10 LICENSE AND ANY OTHER PRIVILEGE TO OWN SUCH FIREARM.
11 2. FOR PURPOSES OF THIS SECTION, A PERSON SHALL BE DEEMED TO BE THE
12 OWNER OF A FIREARM IF SUCH FIREARM IS LOST OR STOLEN UNTIL SUCH LOSS OR
13 THEFT IS REPORTED TO THE POLICE DEPARTMENT OR SHERIFF WHICH HAS JURIS-
14 DICTION IN THE COUNTY, TOWN, CITY OR VILLAGE IN WHICH SUCH OWNER
15 RESIDES.
16 3. ANY PERSON WHO OWNS A FIREARM ON THE EFFECTIVE DATE OF THIS SECTION
17 SHALL OBTAIN THE INSURANCE REQUIRED BY THIS SECTION WITHIN THIRTY DAYS
18 OF SUCH EFFECTIVE DATE.
19 4. THE PROVISIONS OF THIS SECTION SHALL NOT APPLY TO ANY PEACE OFFICER
20 WHO IS AUTHORIZED TO CARRY A FIREARM.
21 5. THE DEPARTMENT IS HEREBY AUTHORIZED AND DIRECTED TO PROMULGATE
22 RULES AND REGULATIONS NECESSARY TO CARRY OUT THE PROVISIONS OF THIS
23 SECTION.
24 S 2. This act shall take effect on the ninetieth day after it shall
25 have become a law, provided, however, that effective immediately, the
26 addition, amendment and/or repeal of any rule or regulation necessary
27 for the implementation of this act on its effective date is authorized
28 to be made and completed on or before such date.

EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets
[] is old law to be omitted.

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