

# STATE OF NEW YORK

7917

## IN SENATE

January 19, 2022

Introduced by Sen. REICHLIN-MELNICK -- read twice and ordered printed,  
and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to homeowner natural  
disaster preparedness, home safety and loss prevention courses

The People of the State of New York, represented in Senate and Assem-  
bly, do enact as follows:

1 Section 1. Subparagraphs 3 and 4 of paragraph (a) and paragraph (d) of  
2 subsection 5 of section 2346 of the insurance law, as added by section 2  
3 of part BB of chapter 54 of the laws of 2016, are amended to read as  
4 follows:

5 (3) "Homeowner natural disaster preparedness, home safety and loss  
6 prevention course" means a natural disaster preparedness, home safety  
7 and loss prevention course that has been submitted to the superintendent  
8 for [~~their information and review~~] approval by an applicant, and which  
9 has been approved by the superintendent, pursuant to paragraph (d) of  
10 this subsection. Such course [~~may~~] shall provide useful information to  
11 participants on items including, but not limited to: courses of action  
12 that can be taken before, during and after the occurrence of a natural  
13 disaster, strategies to reduce risk exposure to insured residential  
14 property owners and renters, and information about the installation of  
15 equipment, devices or other capital improvements to real property which  
16 can help to eliminate or mitigate damage to real or personal property,  
17 personal injury or the loss of life caused by a natural disaster or  
18 other insurable event or occurrence of a fire, theft, burglary, personal  
19 injury or property damage.

20 (4) "Applicant" means an insurer, or any other person, agency or  
21 organization which submits a proposed homeowner natural disaster  
22 preparedness, home safety and loss prevention course to the superinten-  
23 dent for [~~their information and review~~] approval pursuant to paragraph  
24 (d) of this subsection, and who or which is prepared and able to offer  
25 such course to insureds upon the approval thereof.

26 (d) The superintendent may establish, by rule or otherwise, standards  
27 or guidelines to be used by the superintendent when reviewing the  
28 proposed homeowner natural disaster preparedness, home safety and loss

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

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1 prevention courses. Every such course submitted by an applicant to the  
2 superintendent for approval must be reviewed and shall be subject to  
3 approval by the superintendent.

4 § 2. This act shall take effect on the first of January next succeed-  
5 ing the date on which it shall have become a law; provided, however,  
6 that effective immediately, any actions necessary to be taken for the  
7 implementation of the provisions of this act on its effective date are  
8 authorized to be completed on or before such effective date.