STATE OF NEW YORK

10267

IN SENATE

May 11, 2026

Introduced by Sen. SKOUFIS -- 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 requiring insurers to disclose all available endorsements for homeowners' liability insurance policies

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

Section 1. The insurance law is amended by adding a new section 3463 to read as follows:

§ 3463. Homeowners' liability insurance; available endorsement disclosure. Every insurer offering a homeowners' insurance policy, as defined in section two thousand three hundred fifty-one of this chapter, shall disclose all available endorsements with plain language descriptions of the coverage added by each endorsement as part of the application process for such policy.

§ 2. This act shall take effect on the first of January next succeeding the date on which it shall have become a law and shall apply to all contracts entered into, renewed, modified or amended on or after such effective date.

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

LBD15549-01-6