

3908

2013-2014 Regular Sessions

I N   A S S E M B L Y

January 29, 2013

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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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