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IN ASSEMBLY

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Introduced by M. of A. RODRIGUEZ, CAHILL -- read once and referred to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee -- recommitted to the Committee on Insurance in accordance with Assembly Rule 3, sec. 2 -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, the general business law, the tax law and the vehicle and traffic law, in relation to enacting the peer-to-peer car sharing program act

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

Section 1. Short title. This act shall be known and may be cited as the "peer-to-peer car sharing program act".

§ 2. The insurance law is amended by adding four new sections 3457, 3458, 3459 and 3460 to read as follows:

§ 3457. Group insurance for peer-to-peer car sharing programs. (a) For the purposes of this section and sections three thousand four hundred fifty-eight, three thousand four hundred fifty-nine and three thousand four hundred sixty of this article, the following definitions shall apply:

(1) "Peer-to-peer car sharing" shall have the same meaning as set forth in article forty of the general business law.

(2) "Peer-to-peer car sharing program" or "program" shall have the same meaning as set forth in article forty of the general business law.

(3) "Peer-to-peer car sharing program agreement" or "agreement" shall have the same meaning as set forth in article forty of the general business law.

(4) "Shared vehicle" shall have the same meaning as set forth in article forty of the general business law.

(5) "Shared vehicle driver" shall have the same meaning as set forth in article forty of the general business law.

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

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(6) "Shared vehicle owner" shall have the same meaning as set forth in article forty of the general business law.

(7) "Peer-to-peer car sharing delivery period" shall have the same meaning as set forth in article forty of the general business law.

(8) "Peer-to-peer car sharing start time" shall have the same meaning as set forth in article forty of the general business law.

(9) "Peer-to-peer car sharing period" or "car sharing period" shall have the same meaning as set forth in article forty of the general business law.

(10) "Peer-to-peer car sharing termination time" shall have the same meaning as set forth in article forty of the general business law.

(11) "Group policy" means an insurance policy that provides insurance to a peer-to-peer car sharing program in accordance with the requirements of section nine hundred two of the general business law.

(12) "Motor vehicle" shall have the same meaning as set forth in article forty of the general business law.

(b) An insurer who is authorized or eligible to do business in the state may issue, or issue for delivery in this state, a group policy of liability and property and casualty insurance to a peer-to-peer car sharing program to insure such peer-to-peer car sharing program, shared vehicles under the terms and conditions of peer-to-peer car sharing program agreements, shared vehicle drivers, and occupants of shared vehicles, as well as the program's agents, employees, directors, officers and assigns, as long as the following requirements are met:

(1) such policy shall be primary with respect to any other insurance available to the shared vehicle owner, shared vehicle driver, or any other operator of the shared vehicle in the circumstances described in subdivision two of section nine hundred three of the general business law;

(2) such policy shall provide coverage in accordance with the requirements of subdivision two of section nine hundred two of the general business law.

(c) An insurer which issues an insurance policy described in subsection (b) of this section shall issue such policy identifying the peer-to-peer car sharing program as the named insured, and any such policy shall include a provision that provides coverage, without prior notice to the insurer, for all shared vehicles during the peer-to-peer car sharing period. Such policy shall further include a provision that the shared vehicle drivers and occupants are included as insureds under the policy to the same extent that they would be insured under a private passenger motor vehicle policy issued pursuant to section three thousand four hundred twenty-five of this article and section three hundred eleven of the vehicle and traffic law.

(d) A group policy as provided for in subsections (b) and (c) of this section shall only be issued in accordance with the provisions of this section and section three thousand four hundred sixty of this article.

(e) An insurer which is authorized or eligible to do business in the state may issue a group policy of physical damage insurance to a peer-to-peer car sharing program to insure against loss due to physical damage to shared vehicles while the shared vehicles are in the custody of such peer-to-peer car sharing program shared vehicle driver. Such group policy shall provide primary coverage for physical damage loss either by collision coverage, comprehensive coverage, or both, to the shared vehicle while it shall be in the custody of the peer-to-peer car sharing program-shared vehicle driver.

(f) An insurer which issues a group insurance policy described in this section shall issue such policy identifying the peer-to-peer car sharing program as the named insured, and any such policy shall include a provision that provides primary coverage, without prior notice to the insurer, for all shared vehicles during the peer-to-peer car sharing period. Such policy shall also include a provision that claims shall be adjusted pursuant to section three thousand four hundred twelve of this article, and it shall further include physical damage coverage for damage or loss to the shared vehicle that shall have been incurred during the peer-to-peer car sharing period at a level no less than that of the amount of third party physical damage coverage.

(g) A group policy, as provided for in subsection (e) of this section, shall only be issued in accordance with the provisions of this section.

(h) Coverage under a group policy, as provided for in this section, shall not be dependent on a personal motor vehicle liability insurer first denying a claim, nor shall a personal motor vehicle insurance policy be required to first deny a claim before the group policy shall afford coverage pursuant to this section.

(i) Group coverage provided for in this section may be placed with an excess line broker pursuant to section two thousand one hundred eighteen of this chapter.

§ 3458. Car share exclusions for personal motor vehicle liability insurance policies. (a) The definitions set forth in section three thousand four hundred fifty-seven of this article shall apply to this section.

(b) Notwithstanding any other provision of law to the contrary, the shared vehicle owner's personal motor vehicle insurer may exclude any and all coverage afforded under the policy issued to the shared vehicle owner for any loss or injury that occurs during the car sharing period including:

(1) liability coverage for bodily injury and property damage;

(2) coverage provided pursuant to article fifty-one of this chapter;

(3) uninsured motorist coverage;

(4) supplementary uninsured/underinsured motorist coverage; and

(5) motor vehicle physical damage coverage as described in paragraph nineteen of subsection (a) of section one thousand one hundred thirteen of this chapter.

(c) The shared vehicle owner's personal motor vehicle insurer shall notify the shared vehicle owner that there is no duty to defend or indemnify any person or organization for the liability for any loss that shall occur during the peer-to-peer car sharing period.

(d) Nothing in this article shall invalidate or limit an exclusion contained in a motor vehicle liability insurance policy, including any insurance policy in use or approved for use that shall exclude coverage for motor vehicles made available for rent, sharing, hire or any business use.

§ 3459. Prohibition against cancellation of policy when motor vehicle is used or operated through a peer-to-peer car sharing program. (a) An insurer shall not cancel an existing motor vehicle insurance policy solely on the basis that the motor vehicle covered by the insurance policy has been made available pursuant to a peer-to-peer car sharing program in compliance with article forty of the general business law.

(b) The definitions set forth in section three thousand four hundred fifty-seven of this article shall apply to this section.

§ 3460. Notice of claim. (a) For purposes of article fifty-one of this chapter, 11 NYCRR Part 65 and general liability claims, notice of claim

to the shared vehicle owner, shared vehicle driver, peer-to-peer car sharing program or any insurer of the shared vehicle owner, shared vehicle driver, or peer-to-peer car sharing program shall be deemed notice to all appropriate parties and insurers.

(b) Any shared vehicle owner, shared vehicle driver, peer-to-peer car sharing program or any insurer of the shared vehicle owner, shared vehicle driver, or peer-to-peer car sharing program receiving such notice shall provide such notice to all appropriate parties.

§ 3. The general business law is amended by adding a new article 40 to read as follows:

ARTICLE 40

PEER-TO-PEER CAR SHARING PROGRAMS

Section 900. Definitions.
901. Licensing.
902. Requirements for doing business.
903. Program liability.
904. Lien implications; notification.
905. Insurable interest.
906. Disclosures.
907. Driver's license verification; data retention.
908. Responsibility for equipment.
909. Safety recalls.
910. Discrimination based on age prohibited.
911. Discrimination on the basis of credit card ownership prohibited.
912. Discrimination in peer-to-peer car sharing prohibited.
913. Optional vehicle protection; requirements.
914. Rate disclosures.
915. Geographical discrimination prohibited.
916. Global positioning systems.
917. Notice.
918. Electronic notice authorized.
919. Airport transactions.
920. Enforcement.

§ 900. Definitions. As used in this article, the following terms shall have the following meanings:

1. "Peer-to-peer car sharing" shall mean the authorized use of a shared vehicle by an individual other than the vehicle's owner through a peer-to-peer car sharing program.

2. "Peer-to-peer car sharing program" or "program" shall mean the institution, sole proprietorship or other entity or person that is responsible for operating, facilitating or administering the means, digital or otherwise, by which a business platform facilitates peer-to-peer car sharing for financial consideration.

3. "Peer-to-peer car sharing program agreement" or "agreement" shall mean the terms and conditions that govern the use of a shared vehicle through a peer-to-peer car sharing program.

4. "Shared vehicle" means a motor vehicle that is available for sharing through a peer-to-peer car sharing program that is both:

(a) used nonexclusively for peer-to-peer car sharing activity pursuant to a peer-to-peer car sharing program agreement; and

(b) not otherwise made available by the shared vehicle owner for use as a rental vehicle as defined in section one hundred thirty-seven-a of the vehicle and traffic law.

5. "Shared vehicle driver" shall mean a driver, as such term is defined by section one hundred thirteen of the vehicle and traffic law,

of a shared vehicle during the sharing period who has been authorized to use such shared vehicle pursuant to a peer-to-peer car sharing program agreement.

6. "Shared vehicle owner" shall mean a registered owner of a shared vehicle made available for use by shared vehicle drivers through a peer-to-peer car sharing program.

7. "Peer-to-peer car sharing delivery period" shall mean the period of time during which a shared vehicle is being delivered to the location of the peer-to-peer car sharing start time, if applicable, as documented by the governing peer-to-peer car sharing program agreement.

8. "Peer-to-peer car sharing start time" shall mean the time when the shared vehicle becomes subject to the control of the shared vehicle driver at, or after, the time the peer-to-peer car sharing period is scheduled to begin as documented in the records of a peer-to-peer car sharing program.

9. "Peer-to-peer car sharing period" or "car sharing period" shall mean the period of time that shall commence with the peer-to-peer car sharing delivery period or, if there is no peer-to-peer car sharing delivery period, the period of time that shall commence with the peer-to-peer car sharing start time and, in either case, shall end at the peer-to-peer car sharing termination time.

10. "Peer-to-peer car sharing termination time" shall mean the earliest of the following events:

(a) the expiration of the agreed upon period of time established for the use of a shared vehicle according to the terms of the car sharing program agreement if the shared vehicle is delivered to the location agreed upon in the car sharing program agreement;

(b) returned to a location as alternatively agreed upon by the shared vehicle owner and shared vehicle driver as communicated through a peer-to-peer car sharing program; or

(c) when the shared vehicle owner or the shared vehicle owner's authorized designee takes possession and control of the shared vehicle.

11. "Group policy" means an insurance policy issued pursuant to section three thousand four hundred fifty-seven of the insurance law.

12. "Motor vehicle" shall:

(a) have the meaning set forth in section one hundred twenty-five of the vehicle and traffic law; and

(b) have a gross weight rating of ten thousand pounds or less.

13. "Optional vehicle protection" shall:

(a) mean a peer-to-peer car sharing program's agreement not to hold a shared vehicle driver liable for all or part of any damage or loss to the shared vehicle, any loss of use of the shared vehicle, or any storage, impound, towing or administrative charges for which a shared vehicle driver may be liable.

(b) encompass within its meaning other similar terms that may be used in the vehicle renting or sharing industry such as, but not limited to, "collision damage waiver", "CDW", "damage waiver", "loss damage waiver", "LDW", and "physical damage waiver".

§ 901. Licensing. A peer-to-peer car sharing program may not operate within the state without first having obtained a license issued by the department of state in a form and manner and with applicable fees as provided for by regulations promulgated by the secretary of state. As a condition of obtaining a license, a peer-to-peer car sharing program shall be required to submit to the department of state proof of a group policy issued pursuant to section three thousand four hundred fifty-seven of the insurance law.

§ 902. Requirements for doing business. 1. No shared vehicle shall be classified as a commercial vehicle, for-hire vehicle, permissive use vehicle, taxi-cab, rental vehicle as defined in section one hundred thirty-seven-a of the vehicle and traffic law, livery or transportation network company vehicle solely because the shared vehicle owner allows such vehicle to be used for peer-to-peer car sharing, or as such for the duration of the car sharing period, provided that: (a) the peer-to-peer car sharing is compliant with a peer-to-peer car sharing program as provided in this article; (b) if the car sharing program does not prohibit shared vehicle drivers from using shared vehicles for commercial uses, the insurance maintained by the car sharing program does not exclude coverage for such commercial uses; and (c) the car sharing program does not knowingly place the shared vehicle into use as a commercial vehicle or as a vehicle for hire by a shared vehicle driver while engaged in peer-to-peer car sharing, unless the shared vehicle driver or owner, as applicable, is in compliance with other laws applied to the commercial use or to use as a vehicle for-hire.

2. A peer-to-peer car sharing program, during each peer-to-peer car sharing period for each shared vehicle that it facilitates the use of, shall maintain insurance that provides financial responsibility coverage as follows:

(a) provide insurance coverage that satisfies the financial responsibility requirements set forth in section three thousand four hundred twenty of the insurance law, article fifty-one of the insurance law and such other requirements, rules or regulations that may apply for the purposes of satisfying the financial responsibility requirements with respect to the use or operation of a motor vehicle;

(b) maintain additional insurance against loss from the liability imposed by law for damages during the car sharing period, including damages for care and loss of services, because of bodily injury to or death of any person and injury to or destruction of property arising out of the ownership, maintenance, use or operation of a specific personal vehicle or vehicles within the state, or elsewhere in the United States or Canada, subject to a limit, exclusive of interest and costs, with respect to each such occurrence, of at least one million two hundred fifty thousand dollars because of bodily injury to or death of any person, and injury to or destruction of property; and

(c) provide coverage in accordance with subsection (f) of section three thousand four hundred twenty of the insurance law, providing supplementary uninsured/underinsured motorist insurance for bodily injury, subject to a limit per occurrence in the amount of one million two hundred fifty thousand dollars because of bodily injury or death of any person.

(d) the insurance required under this subdivision need not be coterminous with the registration period of the shared vehicle insured.

(e) For purposes of article fifty-one of the insurance law, 11 NYCRR Part 65 and general liability claims, notice to the shared vehicle owner, shared vehicle driver, peer-to-peer car sharing program or any insurer of the shared vehicle owner, shared vehicle driver, or peer-to-peer car sharing program of any claim shall be deemed notice to all appropriate parties and insurers. Any shared vehicle owner, shared vehicle driver, peer-to-peer car sharing program or any insurer of the shared vehicle owner, shared vehicle driver, or peer-to-peer car sharing program receiving such notice shall provide such notice to all appropriate parties.

3. The insurance requirements provided in subdivision two of this section may be satisfied by insurance provided through a group policy maintained by the shared vehicle program on the shared vehicle, shared vehicle owner, and shared vehicle driver pursuant to this article.

4. A peer-to-peer car sharing program shall, during each peer-to-peer car sharing period for each shared vehicle that it facilitates the use of:

(a) provide shared vehicle owners with proof of insurance coverage satisfying subdivision two of this section and such shared vehicle owner or shared vehicle driver shall carry such proof of coverage with him or her at all times during his or her operation of a shared vehicle during a peer-to-peer car sharing period. Such proof of coverage shall be in such form as the commissioner of motor vehicles shall prescribe, which may be in the form of an insurance identification card as defined in section three hundred eleven of the vehicle and traffic law. Any insurance identification card issued pursuant to the provisions of this article shall be in addition to the insurance identification card required pursuant to article six of the vehicle and traffic law, and nothing contained in this article shall be deemed to supersede the provisions of article six of the vehicle and traffic law. Whenever the production of an insurance identification card is required by law, a shared vehicle owner or shared vehicle driver shall: (i) produce the insurance identification card pursuant to article six of the vehicle and traffic law; and (ii) if such shared vehicle owner or shared vehicle driver was operating such vehicle during a peer-to-peer car sharing period, such shared vehicle owner or shared vehicle driver shall also produce the insurance identification card required pursuant to this article. A shared vehicle owner or shared vehicle driver who, while operating a shared vehicle during a peer-to-peer car sharing period, has in effect the insurance required pursuant to this article, shall not be deemed to be in violation of insurance requirements under article six of the vehicle and traffic law during such time as he or she was operating such vehicle during such period.

(b) provide the following for each shared vehicle driver, for each peer-to-peer car sharing period:

(i) an insurance identification card as defined in subdivision ten of section three hundred eleven of the vehicle and traffic law, or other documentation, whether printed or electronic, which the shared vehicle driver shall carry and have available in the vehicle at all times during the peer-to-peer car sharing period and clearly demonstrates that the security insurance referred to in subdivision two of this section is in full force and effect; and

(ii) a toll-free number, or other such form of communication by which a law enforcement police officer, representative of the department of motor vehicles, or other officer of this state or any political subdivision thereof may confirm that the insurance provided for in subdivision two of this section is in full force and effect.

(c) collect, maintain, and make available to the shared vehicle owner, the shared vehicle owner's primary motor vehicle liability insurer in connection with a claimed loss, the shared vehicle driver's primary motor vehicle liability insurer in connection with a claimed loss, any excess or umbrella insurers in connection with a claimed loss, third parties directly involved in motor vehicle incidents with a shared vehicle in connection with a claimed loss, and any government agency as required by law, within ten business days of a request, or as reasonably

practicable thereafter the following information pertaining to incidents which occurred during the peer-to-peer car sharing period:

(i) available records of the peer-to-peer car sharing period for each shared vehicle involved, and to the extent available, verifiable electronic records of the time, initial and final locations of the vehicle, and, to the extent mileage is collected, miles driven;

(ii) in instances where an insurance claim has been filed with a group insurer, all information relevant to the claim, to the extent such information is available, including but not limited to, payments by the program concerning accidents, damages and injuries; and

(iii) For purposes of article fifty-one of the insurance law, 11 NYCRR Part 65 and general liability claims, notice to the shared vehicle owner, shared vehicle driver, peer-to-peer car sharing program or any insurer of the shared vehicle owner, shared vehicle driver, or peer-to-peer car sharing program of any claim shall be deemed notice to all appropriate parties and insurers. Any shared vehicle owner, shared vehicle driver, peer-to-peer car sharing program or any insurer of the shared vehicle owner, shared vehicle driver, or peer-to-peer car sharing program receiving such notice shall provide such notice to all appropriate parties.

(d) ensure that the shared vehicle owner and shared vehicle driver are given reasonable notice prior to the first use or operation of a shared vehicle pursuant to a peer-to-peer car sharing program agreement that:

(i) during the peer-to-peer car sharing period, the shared vehicle owner's personal motor vehicle liability insurer may exclude any and all coverage afforded under its policy, provided the shared vehicle owner's insurer notified its insured that it shall have no duty to indemnify or defend any person or organization for liability for any loss that occurs during the peer-to-peer car sharing period; and

(ii) any insurance or physical damage protection offered pursuant to paragraph (b) of subdivision two of this section or subsection (e) of section three thousand four hundred fifty-seven of the insurance law, shall not be valid or collectible for damages or losses that occur outside of the peer-to-peer car sharing period.

(e) ensure that the shared vehicle owner acknowledges upon or before enrollment in a peer-to-peer car sharing program, and is notified in plain conspicuous language before each car sharing period, that state law may impose liability for injuries to person or property resulting from the negligence in the use or operation of the shared vehicle by shared vehicle drivers for judgments exceeding the coverage limits of insurance in effect during the car sharing period. The subsequent notice required under this subsection may be provided electronically, including by electronic mail and hyperlink to a website explaining insurance coverages and vicarious liability or other substantially similar means of notice.

5. At the time a vehicle is enrolled in the peer-to-peer car sharing program, the peer-to-peer car sharing platform shall file with the commissioner of motor vehicles, in such form and manner as such commissioner may require, a statement identifying the shared vehicle and proof of a group policy applicable to such shared vehicle pursuant to section three thousand four hundred seven of the insurance law. The commissioner of motor vehicles shall identify the vehicle as enrolled in the peer-to-peer car sharing program and provide proof of a group policy applicable to such shared vehicle pursuant to the insurance law in such vehicle or registration record in a manner accessible to the public. Failure of a peer-to-peer car sharing platform to comply with the provisions of this

article may result in penalties which may include suspension or revocation of license as provided by law.

6. (a) Except as provided in paragraph (b) of this subdivision, a group policy maintained by a program shall be placed with an insurer authorized to write insurance in this state.

(b) If a program is unable to purchase a group policy because such insurance is unavailable from authorized insurers, the program may acquire such group insurance with an excess line broker pursuant to section two thousand one hundred eighteen of the insurance law;

(c) The obligation to determine whether the insurance required by this section is unavailable from insurers authorized to write insurance in this state shall be made prior to the initial placement and at each renewal of a policy.

(d) Compliance with the excess and surplus line statutes and regulations of this state shall be performed with respect to the group as a whole and not with respect to individual group members.

7. A peer-to-peer car sharing program shall, upon entering into a peer-to-peer car sharing agreement with a shared vehicle owner and prior to the shared vehicle owner making a shared vehicle available for sharing in the program, provide notice in plain conspicuous language to the shared vehicle owner that he or she may need additional insurance coverage including motor vehicle physical damage coverage as described in paragraph nineteen of subsection (a) of section one thousand one hundred thirteen of the insurance law if the shared vehicle is subject to a lease or loan. A program shall also post this notice on its website in a prominent place and provide contact information for the department of financial services.

§ 903. Program liability. 1. Notwithstanding any other provision of law, or any provision in a shared vehicle owner's policy of motor vehicle liability insurance, in the event of a loss or injury that shall occur during the peer-to-peer car sharing period, the peer-to-peer car sharing program insurers providing coverages under section nine hundred two of this article shall provide financial responsibility for any bodily injury, death, or damage to property in amounts not to exceed those stated in the peer-to-peer car sharing program agreement and not less than those amounts required in section nine hundred two of this article, and the peer-to-peer car sharing program shall retain such liability irrespective of a lapse in the group policy or any other insurance policy or financial security maintained by the program.

2. The insurer or insurers providing group liability insurance to the peer-to-peer car sharing program pursuant to section nine hundred two of this article shall be primary during each car sharing period. Provided however, where: (a) a good faith dispute exists regarding who was in control of the vehicle when the loss occurred giving rise to such claim or whether the loss occurred outside of the car sharing period; and (b) the peer-to-peer car sharing program does not have available, did not retain, or is otherwise unable to provide information demonstrating who was in control at the time of the loss or whether the loss occurred outside of the car sharing period, the shared vehicle owner's private motor vehicle insurer shall indemnify insurer or insurers providing group liability, to the extent of its obligation under the applicable insurance policy, if it is determined that the loss occurred outside of the peer-to-peer car sharing period. The peer-to-peer car sharing program shall notify the registered owner's insurer of any such dispute within fifteen days of becoming aware that such a dispute exists.

3. In the event that the shared vehicle owner or the shared vehicle owner's personal motor vehicle insurer is named as a defendant in a civil action for a loss or injury that occurs during any time within the peer-to-peer car sharing period, or otherwise under the direct and immediate control of a peer-to-peer car sharing program, the peer-to-peer car sharing program shall have the duty to defend and indemnify the shared vehicle owner and the shared vehicle owner's insurer subject to the provisions of this section, section nine hundred two of this article and section three thousand four hundred and fifty-seven of the insurance law.

4. A motor vehicle liability insurer who defends or indemnifies a claim against a shared vehicle which is excluded under the terms of its policy shall have the right to seek contribution against the peer-to-peer car sharing program's insurer, if the claim is made against the shared vehicle owner, the shared vehicle driver or authorized operator for loss or injury which occurs during the car sharing period.

5. A peer-to-peer car sharing program may contractually assume the risk of loss due to physical damage to shared vehicles during the time that such shared vehicles are in the custody of the shared vehicle driver or peer-to-peer car sharing program, and that such assumption of risk:

(a) shall not be deemed to be physical damage insurance;

(b) that the terms of such contractual assumption may provide that the program assumes the risk of physical damage loss to the vehicle in excess of a sum certain; and

(c) if the terms of such contractual assumption include a separately itemized fee charged to the shared vehicle driver solely for the contractual assumption of the risk of loss due to physical damage, then it shall be provided under the terms set forth in this article.

6. To the extent not otherwise prohibited by state or federal law, in a claims coverage investigation, a peer-to-peer car sharing program shall cooperate to facilitate the exchange of relevant information with directly involved parties and any insurer of a shared vehicle owner's or shared vehicle driver's participation in a peer-to-peer car sharing program.

7. In addition to other remedies available at law, the attorney general shall have authority to enforce this article as authorized by law, including injunctive and other legal and equitable relief for non-compliance by a car sharing program or any other party through civil proceedings.

8. Any provision in a peer-to-peer car sharing agreement designated by the courts of another jurisdiction as the exclusive forum for resolving disputes shall be deemed void as against public policy with respect to the use of a peer-to-peer car sharing platform or shared vehicle in this state.

9. A peer-to-peer car sharing program shall be deemed to have received notice of injuries to persons or property covered under the insurance and financial security requirements of this article at the earlier of notice received by the peer-to-peer car sharing program or notice received by the shared vehicle owner. A shared vehicle owner shall immediately give actual notice to the peer-to-peer car sharing program and its insurers, including notice in the form and manner as required in the peer-to-peer car sharing agreement, of any losses potentially covered by insurance maintained by the peer-to-peer car sharing program.

10. For purposes of article fifty-one of the insurance law, 11 NYCRR Part 65 and general liability claims, notice to the shared vehicle

owner, shared vehicle driver, peer-to-peer car sharing program or any insurer of the shared vehicle owner, shared vehicle driver, or peer-to-peer car sharing program of any claim shall be deemed notice to all appropriate parties and insurers. Any shared vehicle owner, shared vehicle driver, peer-to-peer car sharing program or any insurer of the shared vehicle owner, shared vehicle driver, or peer-to-peer car sharing program receiving such notice shall provide such notice to all appropriate parties.

§ 904. Lien implications; notification. When a vehicle owner first registers as a shared vehicle owner on a peer-to-peer car sharing program and prior to such time as when the shared vehicle owner makes a shared vehicle available for peer-to-peer car sharing on the peer-to-peer car sharing program, the peer-to-peer car sharing program shall notify in plain conspicuous language the shared vehicle owner that, if the shared vehicle shall have a lien against it, the use of the shared vehicle through a peer-to-peer car sharing program, including use without physical damage coverage, may violate the terms of the contract with the lienholder.

§ 905. Insurable interest. 1. Notwithstanding any other provision of law to the contrary, a peer-to-peer car sharing program shall have an insurable interest in a shared vehicle during the peer-to-peer car sharing period.

2. Nothing in this section shall create an obligation for a peer-to-peer car sharing program to provide insurance beyond the requirement to ensure financial security pursuant to the provisions of subdivision two of section nine hundred two of this article.

§ 906. Disclosures. Each peer-to-peer car sharing program agreement made in the state shall disclose to the shared vehicle owner and the shared vehicle driver:

1. the daily rate, fees, and, if applicable, any insurance or protection package costs that shall be charged to the shared vehicle owner or the shared vehicle driver; and

2. an emergency telephone number to contact personnel capable of fielding roadside assistance and other customer service inquiries.

§ 907. Driver's license verification; data retention. 1. A peer-to-peer car sharing program shall not enter into a peer-to-peer car sharing program agreement with a driver unless the driver who will operate the shared vehicle furnishes proof, by electronic means or otherwise, of:

(a) a valid New York driver's license which authorizes the driver to operate vehicles of the class of the shared vehicle;

(b) a valid driver's license issued by the state or country of the driver's residence which authorizes the driver in such state or country to drive vehicles of the class of the shared vehicle and is the age required of a New York resident to operate that class of vehicle; or

(c) being otherwise specifically authorized by a valid license to operate vehicles of the class of the shared vehicle.

2. A peer-to-peer car sharing program shall keep a record of:

(a) the name and address of the shared vehicle driver;

(b) the identification number of the driver's license of the shared vehicle driver and each other person, if any, who shall operate the shared vehicle; and

(c) the date and place of issuance of the driver's license for each such vehicle operator.

§ 908. Responsibility for equipment. A peer-to-peer car sharing program shall have sole responsibility for any equipment, such as a global positioning system, or GPS, or other special equipment which is

put in or on such vehicle to monitor or facilitate the peer-to-peer car sharing transaction, and shall agree to indemnify and hold harmless the shared vehicle owner for any damage to or theft of such equipment during the peer-to-peer car sharing period not caused by such shared vehicle owner. The peer-to-peer car sharing program shall have the right to seek indemnity from the shared vehicle driver for any loss or damage to such equipment that shall occur during the peer-to-peer car sharing period.

§ 909. Safety recalls. 1. At the time when a shared vehicle owner registers a shared vehicle on a peer-to-peer car sharing program, and prior to the time when the shared vehicle owner makes a shared vehicle available for car sharing on the peer-to-peer car sharing program, the peer-to-peer car sharing program shall:

(a) verify that the shared vehicle is not subject to any open safety recalls appearing on the National Highway Traffic Safety Administration recall database created under 49 C.F.R. 573.15 for which the recall repair has not been made; and

(b) notify such shared vehicle owner of the requirements under subdivision two of this section.

2. (a) If the shared vehicle owner has received notice of a safety recall on a shared vehicle, before it is enrolled in a peer-to-peer car sharing program such shared vehicle owner shall not make such vehicle available as a shared vehicle on a peer-to-peer car sharing program until the necessary safety recall repair has been made.

(b) If a shared vehicle owner has received notice of a safety recall on a shared vehicle while the shared vehicle is available on a peer-to-peer car sharing program, the shared vehicle owner shall remove the shared vehicle from such peer-to-peer car sharing program, as soon as practicable, and in no case longer than seventy-two hours after receipt of such notice, and it shall not be made available thereafter until the necessary repairs under the safety recall shall have been completed.

(c) If a shared vehicle owner has received notice of a safety recall on a shared vehicle while such shared vehicle is in the possession of a shared vehicle driver, the shared vehicle owner shall notify the peer-to-peer car sharing program about the safety recall as soon as practicable, and in no case longer than forty-eight hours after receipt of such notice, so that the shared vehicle driver can be notified and the shared vehicle can be removed from the peer-to-peer car sharing program until the necessary safety recall repair has been made.

(d) A shared vehicle owner shall not enroll a vehicle in a peer-to-peer car sharing program unless such vehicle has been issued a valid safety inspection in compliance with article five of the vehicle and traffic law. A peer-to-peer car sharing program shall not permit a vehicle to be shared unless the shared vehicle owner has furnished proof to the program of such safety inspection in compliance with article five of the vehicle and traffic law.

§ 910. Discrimination based on age prohibited. 1. It shall be unlawful for any person, firm, partnership, association or corporation engaged in the business of peer-to-peer car sharing to refuse to make a shared vehicle available to any person twenty-one years of age or older solely on the basis of age, provided that insurance coverage for persons of such age is available. Any actual cost for insurance related to the age of the shared driver may be passed on to such person.

2. A knowing violation of this section shall be punishable by a fine not to exceed five hundred dollars.

§ 911. Discrimination on the basis of credit card ownership prohibited. 1. It shall be unlawful for any person, firm, partnership, associ-

ation or corporation engaged in the business of peer-to-peer car sharing to refuse to make a shared vehicle available to any person solely on the requirement of ownership of a credit card.

2. For the purposes of this section, "credit card" shall mean any credit card, credit plate, charge plate or other identification card or device which is issued by a person to another person as the holder thereof, and may be used by such holder to obtain a cash advance, loan, or credit, or to purchase or rent property or services on the credit of the person issuing the credit card or the holder.

3. A knowing violation of this section shall be punishable by a fine not to exceed one thousand dollars.

§ 912. Discrimination in peer-to-peer car sharing prohibited. 1. No person, firm, partnership, association or corporation engaged in the business of peer-to-peer car sharing shall refuse to make a shared vehicle available to any person otherwise qualified because of race, color, ethnic origin, religion, disability, or sex.

2. Any person, firm, partnership, association or corporation engaged in peer-to-peer car sharing found by a court of competent jurisdiction to have violated a provision of this section shall be subject to a penalty of not less than one thousand nor more than twenty-five hundred dollars for each violation.

3. (a) If a peer-to-peer car sharing program shall engage in a persistent or repeated business activity or conduct which discriminates against any individual based on such individual's race, color, ethnic origin, religion, disability, or sex or membership in an otherwise protected class pursuant to federal law, the attorney general may apply, in the name of the people of the state of New York, to the supreme court of the state of New York, on five-day's notice, for an order enjoining the continuance of such business activity and directing restitution and damages. In any such proceeding, the attorney general may seek a civil penalty not to exceed five thousand dollars per violation and may recover costs pursuant to paragraph six of subdivision (a) of section eighty-three hundred three of the civil practice law and rules.

(b) The term "persistent" as used in this subdivision shall include the continuance or carrying on of any such business activity or conduct.

(c) The term "repeated" as used in this subdivision shall include repetition of any separate and distinct business activity or conduct which shall affect more than one person.

(d) The term "business activity" as used in this subdivision shall include policies and/or standard practices of the peer-to-peer car sharing program.

(e) In connection with any such application, the attorney general is authorized to take proof, make a determination of the relevant facts and to issue subpoenas in accordance with the civil practice law and rules. If the attorney general shall bring an action or proceeding under this section, such authorization shall not terminate due to such action or proceeding being brought.

§ 913. Optional vehicle protection; requirements. 1. (a) (i) A peer-to-peer car sharing program shall not charge a separately itemized fee solely for optional vehicle protection, except as follows:

(A) the fee charged by a peer-to-peer car sharing program shall represent the program's good-faith estimate of a daily charge, as calculated by the program, to recover the actual, total annual expenses, incurred by the program, together with a commercially reasonable allowance for the contractual risks assumed by the program, for the program's agreement not to hold shared vehicle drivers who purchase such optional vehi-

cle protection responsible for all or part of any damage or loss to the shared vehicle;

(B) if the total amount of optional vehicle protection fees collected by a peer-to-peer car sharing program under this section in any calendar year exceeds the program's actual costs, the program shall:

(1) retain the excess amount; and

(2) adjust the estimated, average per day optional vehicle protection fee for the following calendar year by a corresponding amount.

(ii) Nothing in this section shall prevent a peer-to-peer car sharing program from making adjustment to the optional vehicle protection fee during the calendar year.

(b) A peer-to-peer car sharing program shall not sell optional vehicle protection unless the shared vehicle driver agrees to the purchase of such protection in writing at or prior to the time the peer-to-peer car sharing agreement is executed.

(c) A peer-to-peer car sharing program shall not void optional vehicle protection except for one or more of the following reasons:

(i) the damage or loss is caused intentionally or as a result of willful, wanton, or reckless conduct of the driver;

(ii) the damage or loss arises out of the driver's operation of the vehicle while intoxicated or unlawfully impaired by the use of alcohol or drugs;

(iii) the peer-to-peer car sharing program entered into the peer-to-peer car sharing agreement based on fraudulent or materially false information supplied by the shared vehicle driver;

(iv) the damage or loss arises out of the use of the vehicle while engaged in the commission of a crime other than a traffic infraction;

(v) the damage or loss arises out of the use of the shared vehicle to carry persons or property for hire, to push or tow anything, while engaged in a speed contest, operating off-road, or for driver's training;

(vi) the damage or loss arises out of the use of the shared vehicle by a person other than: (1) the shared vehicle driver; (2) the shared vehicle driver's child over the age of eighteen or a parent or parent-in-law of the shared vehicle driver, provided such child, parent or parent-in-law is properly licensed to operate a motor vehicle and resides in the same household as the shared vehicle driver; or (3) a parking valet or parking garage attendant for compensation and in the normal course of employment;

(vii) the damage or loss arises out of the use of the shared vehicle outside of the continental United States when that use is not specifically authorized by the peer-to-peer car sharing agreement; or

(viii) the shared vehicle driver or his or her child over the age of eighteen or a parent or parent-in-law of the shared vehicle driver have failed to comply with the requirements for reporting damage or loss as set forth in subdivision five of this section.

(d) A shared driver may void optional vehicle protection at no charge within twenty-four hours of purchase provided that the customer: (i) has entered into a peer-to-peer car sharing agreement with a term of two or more days; (ii) appears in person before the shared vehicle owner together with the vehicle that shall be subject to inspection; and (iii) signs a cancellation form provided by the peer-to-peer car sharing program.

(e) After twenty-four hours of purchase, a customer may prospectively terminate optional vehicle protection at any time, provided the customer: (i) appears in person before the shared vehicle owner together with

the vehicle that shall be subject to inspection; (ii) voids the optional vehicle protection in writing; and (iii) pays the optional vehicle protection charge for any full or partial day or portion of a day during which the optional vehicle protection was in effect.

2. Subject to the provisions of subdivisions six, seven, and eight of this section, a peer-to-peer car sharing program may hold a shared vehicle driver liable for actual damage to, or loss of, a shared vehicle, provided that:

(a) any claim for such damage shall be based on a physical inspection and shall be made upon the return of such shared vehicle; and

(b) any charge for repair of such damage shall be limited to actual and reasonable costs and shall be assessed and billed separately and apart from the peer-to-peer car sharing agreement.

3. (a) Any peer-to-peer car sharing program which states or permits to be stated the costs of a shared vehicle in any advertisement shall state conspicuously, in plain language and in conjunction with the advertised cost of the shared vehicle and the daily rate of the applicable optional vehicle protection, that the rate constitutes an additional daily charge to the shared vehicle driver, that the purchase of such protection is optional, and that prospective shared vehicle drivers should examine their credit card protections and automobile insurance policies for coverage.

(b) Where a written advertisement, including all print media, contains the statement of the cost of the shared vehicle, the disclosure required by this section shall be printed in type no less than size twelve-point font.

(c) When the website of a peer-to-peer car sharing program or the video presentation of a television or internet advertisement by such peer-to-peer car sharing program contains the written statement of the cost of a shared vehicle, the depiction of such cost of the optional vehicle protection shall be clear and conspicuous.

(d) When a radio advertisement or the audio presentation of a television advertisement contains the statement of the cost of a shared vehicle, the oral statement of such cost shall immediately be accompanied by an oral statement of the cost of the optional vehicle protection if offered as a separately itemized product.

(e) When a telephone, internet or other inquiry for the cost of a shared vehicle is made to a peer-to-peer car sharing program which involves an interaction with a representative of a peer-to-peer car sharing program, the representative of such peer-to-peer car sharing program shall, in response to the inquiry, advise that additional optional products that may be offered by such peer-to-peer car sharing program shall not be included in the daily rate. If an inquiry is made regarding optional vehicle protection, the representative shall provide the cost of the optional vehicle protection and state that the purchase of such protection is optional and that the shared vehicle driver's personal automobile insurance or credit card may provide coverage.

(f) Any peer-to-peer car sharing program that offers optional vehicle protection to a shared vehicle driver shall disclose to such person the following information on its website:

"NOTICE: THE FOLLOWING IS A GENERAL SUMMARY OF SHARED DRIVERS' RIGHTS AND OBLIGATIONS. FOR COMPLETE DETAILS, REFER TO THE PEER-TO-PEER CAR SHARING AGREEMENT. OPTIONAL VEHICLE PROTECTION (OVP): This contract offers, for an additional charge, OVP to cover your financial responsibility for damage or loss to the shared vehicle. OVP is also commonly referred to as a "collision damage waiver". The purchase of OVP is

optional and may be declined. Before deciding whether to purchase OVP, you may wish to determine whether your credit card, or the vehicle insurance maintained by yourself or someone in your household, affords you any coverage for damage to the shared vehicle, and the amount of deductible under any such coverage. OVP - WHEN VOID: OVP is void and shall not apply to the following situations:

1. If the damage or loss is caused as a result of the shared vehicle driver's intentional acts; willful, wanton, or reckless conduct of the driver; or operation of the shared vehicle while intoxicated or unlawfully impaired by the use of alcohol or drugs;

2. The peer-to-peer car sharing program entered into the peer-to-peer sharing agreement based on fraudulent or materially false information supplied by the shared vehicle driver;

3. The damage or loss arises out of the use of the shared vehicle:

(a) while engaged in the commission of a crime, other than a traffic infraction;

(b) to carry persons or property for hire, to push or tow anything, while engaged in a speed contest, operating off road, or for driver's training;

(c) by a person other than: (1) the shared vehicle driver; (2) the shared vehicle driver's child over the age of eighteen or a parent or parent-in-law of the shared vehicle driver, provided such child, parent or parent-in-law is properly licensed to operate a motor vehicle and resides in the same household as the shared vehicle driver; or (3) a parking valet or parking garage attendant for compensation and in the normal course of employment;

(d) outside of the continental United States when not specifically authorized by the peer-to-peer car sharing agreement;

(e) where the shared vehicle driver, or his or her child over the age of eighteen or a parent or parent-in-law of such shared vehicle driver failed to comply with the requirements for reporting damage or loss as set forth in law. OVP - DAMAGE REPORTING REQUIREMENTS: If the shared vehicle sustains damage or loss, the shared vehicle driver is required to complete and return an incident report notice to the peer-to-peer car sharing program. OVP - RIGHT TO INSPECT VEHICLE DAMAGES: The shared vehicle driver and his or her insurer have the right to request an inspection of the shared vehicle damages within seventy-two hours of the return of the vehicle. Failure of the shared vehicle driver or his or her insurer to request such inspection within seventy-two hours of return shall be deemed a waiver of such person or entity's right to inspect the damaged vehicle. THEFT OF THE SHARED VEHICLE: If the shared vehicle is stolen during the term of a peer-to-peer car sharing agreement, a shared vehicle driver must report the theft of the shared vehicle to the peer-to-peer car sharing program and a law enforcement agency within twelve hours of learning of such theft."

(f) The following disclosure notice shall be made on the face of the peer-to-peer car sharing agreement either by stamp, label or as part of the written contract or on any other written document provided to the shared vehicle driver upon execution of such contract, and shall be set apart in boldface type and in no smaller print than twelve-point font: "NOTICE: This agreement offers, for an additional charge, optional vehicle protection to cover your financial responsibility for damage or loss to the shared vehicle. The purchase of optional vehicle protection is optional and may be declined. You are advised to carefully consider whether to purchase this protection if you have coverage provided by your credit card or automobile insurance policy that will cover the

shared vehicle. Before deciding whether to purchase optional vehicle protection, you may wish to determine whether your credit card or your vehicle insurance affords you coverage for damage to the shared vehicle and the amount of deductible under such coverage."

(g) The peer-to-peer car sharing agreement shall also include in boldface type and in no smaller print than twelve-point font and, in plain language, the conditions and exclusions set forth in paragraph (c) of subdivision one of this section. Upon identification by the shared vehicle owner or the peer-to-peer car sharing program of damage to the shared vehicle, such peer-to-peer car sharing program shall inform such shared vehicle driver of his or her right to inspect the vehicle, and the procedures and time-frames for doing so, pursuant to paragraphs (b) and (c) of subdivision five of this section.

4. (a) Upon identification of damage by the shared vehicle owner or peer-to-peer car sharing program at the time of return of the shared vehicle, termination of the peer-to-peer car sharing agreement, or within ten days if an inspection for damage is precluded because the shared vehicle is returned by automation, returned after-hours, or recovered by the shared vehicle owner or peer-to-peer car sharing program, the peer-to-peer car sharing program shall furnish an incident report form and a notice, pursuant to this subdivision, of the obligation of the shared vehicle driver to execute and return to the peer-to-peer car sharing program a complete and accurate incident report describing any physical and/or mechanical damage. If the shared vehicle is returned by automation, returned after-hours, or recovered by the shared vehicle owner or peer-to-peer car sharing program, such incident report form and notice shall be mailed by overnight delivery service or certified mail, return receipt requested, and another copy of such notification shall be sent by regular mail. The peer-to-peer car sharing program shall retain a copy of such notice and the certified mail return receipt for a period of six years.

(b) Within seventy-two hours of receipt of the incident report form and notice, either the shared vehicle driver or his or her insurer shall notify or send notice to the peer-to-peer car sharing program that either he, she, or the insurer wishes to inspect the damaged vehicle. If the shared vehicle driver or his or her insurer does not notify or send a request for this inspection within the seventy-two-hour period, he, she, or the insurer shall be deemed to have waived such right.

(c) If the shared vehicle driver shall decline or fail to complete and return the incident report required pursuant to paragraph (a) of this subdivision, the peer-to-peer car sharing program shall, no sooner than ten days after the mailing of notification pursuant to such paragraph (a), mail another copy of the incident report together with a letter stating that the shared vehicle driver has declined or otherwise failed to complete and return the incident report. Such mailing shall be by overnight delivery service or certified mail, return receipt requested, and another copy of such notification by regular mail, with proof of mailing by production of a certificate of mailing from the post office. When a request to inspect the vehicle shall have been timely made by the shared vehicle driver or his or her insurer, the inspection shall be completed within seven days of such request. If the peer-to-peer car sharing program determines the damaged vehicle to be a total loss and subject to salvage, such seventy-two hour period for notification or waiver of the wish to inspect the damaged vehicle shall not apply, and the shared vehicle driver or his or her insurer shall have ten business days from the shared vehicle driver's receipt of notification from the

peer-to-peer car sharing program pursuant to paragraph (a) of this subdivision to inspect the damaged vehicle, unless the peer-to-peer car sharing program agrees to provide access to such damaged vehicle beyond the ten business days provided herein. Within the limits provided in this paragraph, the peer-to-peer car sharing program shall identify the repairer of, and provide access to, the damaged vehicle, in order to verify the nature and extent of damages, repairs and repair costs, and/or repair estimates.

(d) All notices shall be mailed to the address of the shared vehicle driver as stated on his or her license, or other address as designated by him or her in the peer-to-peer car sharing agreement.

(e) The shared vehicle driver shall complete and return the incident report required by paragraph (a) of this subdivision within ten days of the receipt of the notice required by such paragraph.

(f) The notice required by this subdivision shall be in at least twelve-point bold face type and shall contain the statement: "Failure to completely and accurately fill out and return an incident report within ten days of receipt of this notice may make the shared vehicle driver liable for damages sustained to the shared vehicle. Except where the damaged vehicle is determined to be a total loss and subject to salvage, the shared vehicle driver or his or her insurer has seventy-two hours from the return or recovery of the vehicle to notify the peer-to-peer car sharing program that he or she wishes to inspect the damaged vehicle. The inspection shall be completed within seven business days of the request to inspect the shared vehicle. If the peer-to-peer car sharing program does not receive notification from the shared vehicle driver or his or her insurer requesting such inspection within the seventy-two-hour period, the shared vehicle driver and his or her insurer will be deemed to have waived this right. If the peer-to-peer car sharing program determines the damaged vehicle to be a total loss and subject to salvage, such seventy-two-hour period for notification or waiver of the wish to inspect the damaged vehicle shall not apply, and such right to inspect the damaged vehicle shall expire ten business days from the shared vehicle driver's receipt of this notice from the peer-to-peer car sharing company. Upon request of the shared vehicle driver or his or her insurer, we will provide a copy of the professional estimate of the costs of repairing the damaged motor vehicle." Information that is provided in response to a request by a peer-to-peer car sharing program, but that is not provided on an incident report form, shall satisfy any reporting obligation of a shared vehicle driver if such response substantially complies with the applicable requirements of this section. If additional information is reasonably required by the peer-to-peer car sharing program in order to adjust any claim of loss, same shall be requested of the shared vehicle driver as soon as reasonably practicable, who shall respond to same as soon as reasonably practicable.

(g) (i) For purposes of this subdivision, each of the following shall constitute an "incident report form":

(A) a motor vehicle accident report pursuant to section six hundred five of the vehicle and traffic law; or

(B) any similar appropriate form furnished by the peer-to-peer car sharing program.

(ii) An incident report form described in clause (B) of subparagraph (i) of this paragraph:

(A) shall be sent or given to a shared vehicle driver with a request that he or she provide information pursuant to this section concerning damage to a vehicle possessed by a shared vehicle driver; and

(B) such form may also be made available as a fill-in form on the peer-to-peer car sharing program's website, and the shared vehicle driver shall be advised of the availability of such web-based fill-in form when a request for incident information is made pursuant to this subdivision.

(h) If the shared vehicle driver is physically incapable of completing the report, the requirements of this subdivision shall lapse until after he or she is able to complete the report and is notified that he or she shall complete and return the report as required by paragraph (b) of this subdivision.

(i) The peer-to-peer car sharing program shall, at least twenty days prior to commencing an action against the shared vehicle driver, provide him or her an additional opportunity to complete and submit the incident report by providing a second notice, along with another incident report form, by certified mail, return receipt requested, and another copy of such notice and report form by regular mail, with proof of mailing by production of a certificate of mailing. If such shared vehicle driver sends the peer-to-peer car sharing program a completed incident report within fifteen days of the receipt of the notice, the provisions of this subdivision shall be deemed satisfied.

5. (a) A peer-to-peer car sharing program may hold a shared vehicle driver liable to the extent permitted under this chapter for physical or mechanical damage to the shared vehicle that occurs during the time the shared vehicle is under the peer-to-peer car sharing agreement; provided, however, that a shared vehicle driver shall not be liable for any normal wear and tear or mechanical damage that could reasonably be expected from normal use of the vehicle. For the purposes of this subdivision, the term "normal wear and tear" shall mean the deterioration of the condition of the vehicle or its component parts due to repetitive use and does not include damage that materially diminishes the value of the vehicle and arises from a specific occurrence or accident during the time the shared vehicle is subject to the peer-to-peer car sharing agreement; and the term "actual and reasonable costs" shall mean the cost to repair the shared vehicle including all discounts and price adjustments available to the peer-to-peer car sharing program and shall include costs for towing, storage, and impound fees where applicable.

(b) The total liability of a shared vehicle driver under paragraph (a) of this subdivision for damage to a shared vehicle shall not exceed the lesser of:

(i) the actual and reasonable costs that the peer-to-peer car sharing program incurred to repair the motor vehicle or that the peer-to-peer car sharing program would have incurred if the motor vehicle had been repaired, which shall reflect any discounts, price reductions, or adjustments available to the peer-to-peer car sharing program; or

(ii) the fair market value of the shared vehicle immediately before the damage occurred, as determined in the applicable market for the retail sale of the shared vehicle, less any net disposal proceeds.

(c) The total liability of a shared vehicle driver under paragraph (a) of this subdivision for loss of a shared vehicle shall not exceed reasonable costs incurred by the peer-to-peer car sharing program for such loss due to theft of such shared vehicle up to its fair market value, as determined by the applicable market for the retail sale of such vehicle if it is established that such shared vehicle driver committed, or aided or abetted in the commission of, the theft of such shared vehicle.

(d) Damages incurred for the loss of use of a shared vehicle and related administrative fees shall not be recovered from any shared vehicle driver or his or her insurer.

(e) A peer-to-peer car sharing program shall not hold a shared vehicle driver liable for any amounts that the peer-to-peer car sharing program recovers from any other party.

(f) A peer-to-peer car sharing program shall not collect or attempt to collect the amount described in paragraph (b) of this subdivision unless the peer-to-peer car sharing program:

(i) obtains an estimate from a repair company or an appraiser in the business of providing such appraisals regarding the cost of repairing such shared vehicle;

(ii) provides a copy of such estimate and photographic evidence upon request to such shared vehicle driver, as applicable who shall be liable under paragraph (a) of this subdivision, and the insurer of such shared vehicle driver; and

(iii) submits a copy of such estimate with any claim to collect the amount described in paragraph (b) of this subdivision.

(g) A claim against a shared vehicle driver resulting from damage or loss to a shared vehicle shall be reasonable and reflect the value of the actual loss incurred. A peer-to-peer car sharing program shall mitigate damages where possible and shall not assert or collect any claim for physical damage which exceeds the amount authorized under paragraph (b) of this subdivision.

(h) If insurance coverage exists under an applicable insurance policy of the driver of a shared vehicle, such driver may require that the peer-to-peer car sharing program submit any claims to such driver's insurance carrier. Upon the request of a shared vehicle driver, the peer-to-peer car sharing program shall submit any claims to such driver's insurance carrier and shall not make any written or oral representations to the contrary, nor shall it make any written or oral representations that it shall not negotiate with such driver's insurance carrier.

6. (a) No peer-to-peer car sharing program shall collect or charge any security, deposit, or payment for damage in any form, by credit card, debit card or otherwise, or report the debt to any consumer reporting agency, as defined in subdivision (e) of section three hundred eighty-a of this chapter, during the term of the peer-to-peer car sharing agreement, pending resolution of any dispute, or prior to obtaining judgment in a court of competent jurisdiction.

(b) No peer-to-peer car sharing program shall require a deposit or an advance charge against the credit card or debit card of a shared vehicle driver, in any form, for damages to a shared vehicle which is in the shared vehicle driver's possession or control.

(c) No peer-to-peer car sharing program shall collect or charge any payment from a shared vehicle driver for damage to a shared vehicle upon return or recovery of such vehicle in a damaged condition, until after the cost of the damage to such vehicle and liability therefor is agreed to between such peer-to-peer car sharing program and a shared vehicle driver or his or her insurer, or is determined pursuant to law or sharing agreement provisions consistent with law and the rights and obligations set forth in this section; provided, however, that a peer-to-peer car sharing program is not precluded from presenting a claim to a shared vehicle driver and his or her insurer pursuant to other provisions of this section.

(d) Causes of action concerning the existence of, liability for, and extent and cost of damage to such vehicle shall, where appropriate, be commenced by a peer-to-peer car sharing program in a court of competent jurisdiction, in accordance with the limitations and jurisdiction of the appropriate court act, provided the claimant has first mailed a demand letter. A demand letter sent by the peer-to-peer car sharing program pursuant to this paragraph shall contain: (i) the name and post office address of such peer-to-peer car sharing program, and of its attorney, if any; (ii) the nature of such claim; (iii) the time when, the place where and the manner in which such claim arose, if known, or if not known, the time when and place where the damage was discovered by the shared vehicle owner or peer-to-peer car sharing program; and (iv) the items of damage or injuries claimed to have been sustained, accompanied by supporting documentation, such as repair bills, invoices and estimates in the possession of or available to such peer-to-peer car sharing program. Such demand letter shall be served upon such shared vehicle driver and his or her insurer in a manner reasonably designed to give actual notice, via regular and certified mail, return receipt requested. Nothing contained herein shall prohibit a peer-to-peer car sharing program and a shared vehicle driver or his or her insurer from entering into an agreement after a claim of loss to submit the matter to arbitration or mediation.

7. No peer-to-peer car sharing program shall hold any shared vehicle driver liable for any damage to, or loss of, a shared vehicle, as provided by this section, unless such peer-to-peer car sharing program prominently discloses, in the peer-to-peer car sharing agreement, in at least twelve point bold face display, the nature and extent of such liability and such driver's rights and responsibilities pursuant to paragraph (c) of subdivision one of this section and paragraph (f) of subdivision three of this section.

8. A shared vehicle driver shall provide notice to the peer-to-peer car sharing platform and appropriate law enforcement agency immediately upon learning of the theft of a shared vehicle.

§ 914. Rate disclosures. No peer-to-peer car sharing program shall advertise or quote a rate that does not include all charges, except taxes or optional items and/or services or any mileage charge, which the shared vehicle driver shall pay to obtain access to the vehicle.

§ 915. Geographical discrimination prohibited. It shall be unlawful for any peer-to-peer car sharing program to engage in any of the following practices solely on the basis of the geographical location of the residence of a New York state resident attempting to enter into a peer-to-peer car sharing agreement:

1. refusing to allow participation in such peer-to-peer car sharing program provided, however, that a car sharing program may designate geographical boundaries where a car sharing start time or termination time occurs;

2. imposing any additional charge for peer-to-peer car sharing of a shared vehicle; or

3. imposing any additional terms, conditions or privileges upon such peer-to-peer car sharing of a shared vehicle.

§ 916. Global positioning systems. A peer-to-peer car sharing program shall not use information from any global positioning system technology to determine or impose any costs, fees, charges, or penalties on a shared vehicle driver for such driver's use of a shared vehicle. The use of global positioning technology shall not limit the right of such peer-to-peer car sharing program to impose costs, fees, charges, or penalties

to recover a vehicle that is lost, misplaced, or stolen. The provisions of this subdivision shall not be construed to modify or supersede any other provision of law.

§ 917. Notice. In accordance with any applicable federal law or rule, every peer-to-peer car sharing program shall display the following notice prominently and in a clear and conspicuous location on its website, with lettering that is legible: "NOTICE: New York State Law prohibits the following practices by peer-to-peer car sharing programs based upon race, color, ethnic origin, religion, disability, sex, marital status, or age: (1) refusal to allow participation in a peer-to-peer car sharing program; and (2) the imposition of any additional charge (except in certain instances where the shared vehicle driver is under the age of 25). In addition, it is unlawful for any peer-to-peer car sharing program to refuse to allow participation in the program to any person solely on the requirement of ownership of a credit card."

§ 918. Electronic notice authorized. 1. Notwithstanding any other provision of this article or article thirty-five of the insurance law, any notice or disclosure of general applicability required to be provided, delivered, posted, or otherwise made available by a peer-to-peer sharing program pursuant to any provision of this article or article thirty-five of the insurance law shall also be deemed timely and effectively made where such notice or disclosure is provided or delivered electronically to the shared vehicle owner and/or driver at or before the time required, provided that such shared vehicle owner and/or driver has given his or her express consent to receive such notice or disclosure in such a manner.

2. Electronic or written acceptance shall hereby be deemed a valid form of acceptance of any such notice or disclosure, and acceptance shall remain effective until such time as acceptance is affirmatively withdrawn by such shared vehicle driver. Notices and disclosures made electronically pursuant to this subdivision shall be exempt from any placement or stylistic display requirements, including but not limited to location, font size, typeset, or other specifically stated description; provided such disclosure is made in a clear and conspicuous manner.

§ 919. Airport transactions. If an airport operator, including but not limited to the public authority responsible for regulating commerce at such airport within the state, requests that a peer-to-peer car sharing program enter into an airport concession agreement, such peer-to-peer car sharing program shall enter into a written agreement, where the peer-to-peer car sharing program or shared vehicle owner uses the program to:

1. list vehicles parked on airport property or at airport facilities;

2. contract for transportation to or from airport property or airport facilities;

3. facilitate the use of a shared vehicle to transport airport passengers on or off airport property; or

4. promote or market a shared vehicle to transport airport passengers on or off airport property.

§ 920. Enforcement. 1. Except where a different penalty is specifically imposed pursuant to any provision of this article, any peer-to-peer car sharing program found by a court of competent jurisdiction to have violated a provision of this article shall be subject to a penalty of not less than five hundred dollars nor more than one thousand dollars for each violation.

2. (a) Whenever there shall be a violation of this section, an application may be made by the attorney general in the name of the people of the state of New York to a court of competent jurisdiction by a special proceeding for the imposition of a fine or the issuance of an injunction against any violation of this section, upon notice to such peer-to-peer car sharing program of not less than five days, to enjoin and restrain the continuance of such violations.

(b) If the court finds that the defendant has, in fact, violated this section, an injunction may be issued by such court, enjoining and restraining any further violation, without requiring proof that any person has, in fact, been injured or damaged thereby.

(c) In any proceeding authorized pursuant to this subdivision, the court may direct restitution and make allowances to the attorney general as provided in section sixty-three of the executive law.

(d) In support of any application pursuant to this subdivision, the attorney general is authorized to take proof, determine relevant fact and issue subpoenas in accordance with the civil practice law and rules.

3. Any clause or provision of a peer-to-peer car sharing agreement inconsistent with the provisions of this article shall be deemed void as against public policy.

§ 4. The tax law is amended by adding a new article 29-D to read as follows:

ARTICLE 29-D
ASSESSMENT FEES

Section 1299-J. Definitions.
1299-K. Imposition of state-wide peer-to-peer assessment fee.
1299-L. Imposition of metropolitan commuter transportation district assessment fee.
1299-M. Imposition of regional transportation assessment fee.
1299-N. Presumption.
1299-O. Returns and payment of peer-to-peer assessment fee.
1299-P. Records to be kept.
1299-Q. Secrecy of returns and reports.
1299-R. Practice and procedure.
1299-S. Deposit and disposition of revenue.

§ 1299-J. Definitions. Terms used in this article shall have the same meaning as in section nine hundred of the general business law unless expressly provided otherwise. For purposes of this article, the following term shall have the following meaning:

"Gross charges paid by the shared vehicle driver" means all consideration paid by a shared vehicle driver for use of a shared vehicle, including optional charges and fees, except for separately stated charges for taxes and government-imposed fees and airport facility fees, whether imposed on the shared vehicle driver or passed through to the shared vehicle driver.

§ 1299-K. Imposition of state-wide peer-to-peer assessment fee. In addition to any tax imposed under any other article of this chapter, there is hereby imposed on every peer-to-peer car sharing program a fee of two percent of the gross charges paid by the shared vehicle driver when the car sharing period begins anywhere in the state and terminates anywhere in the state. The tax imposed under this section shall increase to three percent of gross charges paid by the shared vehicle driver on the first of January, two thousand twenty-three.

§ 1299-L. Imposition of metropolitan commuter transportation district assessment fee. In addition to the fee imposed under section twelve hundred ninety-nine-K of this article and in addition to any tax imposed

under any other article of this chapter, there is hereby imposed on every peer-to-peer car sharing program a metropolitan commuter transportation district fee of two percent of the gross charges paid by the shared vehicle driver when the car sharing period begins anywhere in the state terminates anywhere in metropolitan commuter transportation district as established by section twelve hundred sixty-two of the public authorities law. The tax imposed under this section shall increase to three percent of gross charges paid by the shared vehicle driver on the first of January, two thousand twenty-three.

§ 1299-M. Imposition of regional transportation assessment fee. In addition to the fee imposed under section twelve hundred ninety-nine-K of this article and in addition to any tax imposed under any other article of this chapter, there is hereby imposed on every peer-to-peer car sharing program a regional transportation fee of two percent of the gross charges paid by the shared vehicle driver when the car sharing period begins anywhere in the state and terminates anywhere in the state outside of metropolitan transportation district as established by section twelve hundred sixty-two of the public authorities law. The tax imposed under this section shall increase to three percent of gross charges paid by the shared vehicle driver on the first of January, two thousand twenty-three.

§ 1299-N. Presumption. For the purpose of the proper administration of this article and to prevent evasion of the peer-to-peer assessment fee imposed by this article, it shall be presumed that every peer-to-peer car sharing program that begins anywhere in the state is subject to the fees under this article. This presumption shall prevail until the contrary is proven by the person liable for the fee.

§ 1299-O. Returns and payment of peer-to-peer assessment fee. (a) Every person liable for the peer-to-peer assessment fee imposed by this article shall file a return on a calendar-quarterly basis with the commissioner. Each return shall show the number of trips, the total gross charges for each trip and the amount of fees due thereon in the quarter for which the return is filed, together with such other information as the commissioner may require. The returns required by this section shall be filed within thirty days after the end of the quarterly period covered thereby. If the commissioner deems it necessary in order to ensure the payment of the peer-to-peer assessment fee imposed by this article, the commissioner may require returns to be made for shorter periods than prescribed by the foregoing provisions of this section, and upon such dates as the commissioner may specify. The form of returns shall be prescribed by the commissioner and shall contain such information as the commissioner may deem necessary for the proper administration of this article. The commissioner may require amended returns to be filed within thirty days after notice and to contain the information specified in the notice. The commissioner may require that the returns be filed electronically.

(b) Every person liable for the peer-to-peer assessment fee required to file a return under this article shall, at the time of filing such return, pay to the commissioner the total of all peer-to-peer assessment fees on the correct number of trips subject to such fee under this article. The amount so payable to the commissioner for the period for which a return is required to be filed shall be due and payable to the commissioner on the date specified for the filing of the return for such period, without regard to whether a return is filed or whether the return that is filed correctly shows the correct number of trips, gross trip

charges or amount of fees due thereon. The commissioner may require that the fee be paid electronically.

§ 1299-P. Records to be kept. Every person liable for the peer-to-peer assessment fees imposed by this article shall keep:

(a) records of every peer-to-peer car sharing program trip subject to the fees under this article, and of all amounts paid, charged or due thereon, in such form as the commissioner may require;

(b) true and complete copies, including electronic copies, of any records required to be kept by a state agency that is authorized to permit or regulate a peer-to-peer car sharing program; and

(c) such other records and information as the commissioner may require to perform his or her duties under this article.

§ 1299-Q. Secrecy of returns and reports. (a) Except in accordance with proper judicial order or as otherwise provided by law, it shall be unlawful for the commissioner, any officer or employee of the department, any person engaged or retained by the department on an independent contract basis, or any person who in any manner may acquire knowledge of the contents of a return or report filed with the commissioner pursuant to this article, to divulge or make known in any manner any particulars set forth or disclosed in any such return or report. The officers charged with the custody of such returns and reports shall not be required to produce any of them or evidence of anything contained in them in any action or proceeding in any court, except on behalf of the commissioner in an action or proceeding under the provisions of this chapter or in any other action or proceeding involving the collection of a peer-to-peer assessment fee due under this article to which the state or the commissioner is a party or a claimant, or on behalf of any party to any action, proceeding or hearing under the provisions of this article when the returns, reports or facts shown thereby are directly involved in such action, proceeding or hearing, in any of which events the court, or in the case of a hearing, the division of tax appeals may require the production of, and may admit into evidence, so much of said returns, reports or of the facts shown thereby, as are pertinent to the action, proceeding or hearing and no more. The commissioner or the division of tax appeals may, nevertheless, publish a copy or a summary of any decision rendered after a hearing required by this article. Nothing in this section shall be construed to prohibit the delivery to a person who has filed a return or report or to such person's duly authorized representative of a certified copy of any return or report filed in connection with such person's assessment fee. Nor shall anything in this section be construed to prohibit the publication of statistics so classified as to prevent the identification of particular returns or reports and the items thereof, or the inspection by the attorney general or other legal representatives of the state of the return or report of any person required to pay the peer-to-peer assessment fee who shall bring action to review the peer-to-peer assessment fee based thereon, or against whom an action or proceeding under this chapter has been recommended by the commissioner or the attorney general or has been instituted, or the inspection of the returns or reports required under this article by the comptroller or duly designated officer or employee of the state department of audit and control, for purposes of the audit of a refund of any peer-to-peer assessment fee paid by a person required to pay the peer-to-peer assessment fees under this article. Provided, further, nothing in this section shall be construed to prohibit the disclosure, in such manner as the commissioner deems appropriate, of the

names and other appropriate identifying information of those persons required to pay peer-to-peer assessment fees under this article.

(b) Notwithstanding the provisions of subdivision (a) of this section, the commissioner, in his or her discretion, may require or permit any or all persons liable for any peer-to-peer assessment fees imposed by this article, to make payment to banks, banking houses or trust companies designated by the commissioner and to file returns with such banks, banking houses or trust companies as agents of the commissioner, in lieu of paying any such peer-to-peer assessment fees directly to the commissioner. However, the commissioner shall designate only such banks, banking houses or trust companies as are already designated by the comptroller as depositories pursuant to section twelve hundred eighty-eight of this chapter.

(c) Notwithstanding the provisions of subdivision (a) of this section, the commissioner may permit the secretary of the treasury of the United States or such secretary's delegate, or the authorized representative of either such officer, to inspect any return filed under this article, or may furnish to such officer or such officer's authorized representative an abstract of any such return or supply such person with information concerning an item contained in any such return, or disclosed by any investigation of liability under this article, but such permission shall be granted or such information furnished only if the laws of the United States grant substantially similar privileges to the commissioner or officer of this state charged with the administration of the peer-to-peer assessment fees imposed by this article, and only if such information is to be used for purposes of tax administration only; and provided further the commissioner may furnish to the commissioner of internal revenue or such commissioner's authorized representative such returns filed under this article and other tax information, as such commissioner may consider proper, for use in court actions or proceedings under the internal revenue code, whether civil or criminal, where a written request therefor has been made to the commissioner by the secretary of the treasury of the United States or such secretary's delegate, provided the laws of the United States grant substantially similar powers to the secretary of the treasury of the United States or his or her delegate. Where the commissioner has so authorized use of returns and other information in such actions or proceedings, officers and employees of the department may testify in such actions or proceedings in respect to such returns or other information.

(d) Returns and reports filed under this article shall be preserved for three years and thereafter until the commissioner orders them to be destroyed.

(e) Cross-reference: For criminal penalties, see article thirty-seven of this chapter.

(f) (1) Notwithstanding the provisions of subdivision (a) of this section, upon written request from the chairperson of the committee on ways and means of the United States House of Representatives, the chairperson of the committee on finance of the United States Senate, or the chairperson of the joint committee on taxation of the United States Congress, the commissioner shall furnish such committee with any current or prior year returns specified in such request that were filed under this article by the president of the United States, vice-president of the United States, member of the United States Congress representing New York state, or any person who served in or was employed by the executive branch of the government of the United States on the executive staff of the president, in the executive office of the president, or in an acting

or confirmed capacity in a position subject to confirmation by the United States senate; or, in New York state: a statewide elected official, as defined in paragraph (a) of subdivision one of section seventy-three-a of the public officers law; a state officer or employee, as defined in subparagraph (i) of paragraph (c) of subdivision one of such section seventy-three-a; a political party chairperson, as defined in paragraph (h) of subdivision one of such section seventy-three-a; a local elected official, as defined in subdivisions one and two of section eight hundred ten of the general municipal law; a person appointed, pursuant to law, to serve due to vacancy or otherwise in the position of a local elected official, as defined in subdivisions one and two of section eight hundred ten of the general municipal law; a member of the state legislature; or a judge or justice of the unified court system; or filed by a partnership, firm, association, corporation, joint-stock company, trust or similar entity directly or indirectly controlled by any individual listed in this paragraph, whether by contract, through ownership or control of a majority interest in such entity, or otherwise, or filed by a partnership, firm, association, corporation, joint-stock company, trust or similar entity of which any individual listed in this paragraph holds ten percent or more of the voting securities of such entity; provided however that, prior to furnishing any return, the commissioner shall redact any copy of a federal return, or portion thereof, attached to, or any information on a federal return that is reflected on, such return, and any social security numbers, account numbers and residential address information.

(2) No returns or reports shall be furnished pursuant to this subdivision unless the chairperson of the requesting committee certifies in writing that such returns have been requested related to, and in furtherance of, a legitimate task of the Congress, that the requesting committee has made a written request to the United States secretary of the treasury for related federal returns or reports or return or report information, pursuant to 26 U.S.C. Section 6103(f), and that if such requested returns are inspected by and/or submitted to another committee, to the United States House of Representatives, or to the United States Senate, then such inspection and/or submission shall occur in a manner consistent with federal law as informed by the requirements and procedures established in 26 U.S.C. Section 6103(f).

§ 1299-R. Practice and procedure. The provisions of article twenty-seven of this chapter shall apply with respect to the administration and procedure with respect to the fees imposed by this article in the same manner and in the same force and effect as if the language of such sections of article twenty-seven of this chapter had been incorporated in full into this article and had expressly referred to the fees imposed under this article, except to the extent that any such provision is either inconsistent with a provision of this article or is not relevant to this article. The fees imposed under this article are in lieu of and replace any tax as may be imposed under sections eleven hundred sixty, eleven hundred sixty-six-a, and eleven hundred sixty-six-b of this chapter.

§ 1299-S. Deposit and disposition of revenue. (a) All taxes, fees, interest and penalties collected or received by the commissioner under section twelve hundred ninety-nine-K of this article shall be deposited and disposed of pursuant to the provisions of section one hundred seventy-one-a of this chapter.

(b) All taxes, fees, interest and penalties collected or received by the commissioner under section twelve hundred ninety-nine-L of this

article shall be deposited and disposed into the corporate transportation account of the metropolitan transportation authority special assistance fund established by section twelve hundred seventy-a of the public authorities law, to be applied as provided in paragraph (e) of subdivision four of such section.

(c) All taxes, fees, interest and penalties collected or received by the commissioner under section twelve hundred ninety-nine-M of this article shall be deposited and disposed into the public transportation systems operating assistance account established by section eighty-eight-a of the state finance law.

§ 5. Subdivision 1 of section 171-a of the tax law, as amended by section 3 of part XX of chapter 59 of the laws of 2019, is amended to read as follows:

1. All taxes, interest, penalties and fees collected or received by the commissioner or the commissioner's duly authorized agent under articles nine (except section one hundred eighty-two-a thereof and except as otherwise provided in section two hundred five thereof), nine-A, twelve-A (except as otherwise provided in section two hundred eighty-four-d thereof), thirteen, thirteen-A (except as otherwise provided in section three hundred twelve thereof), eighteen, nineteen, twenty (except as otherwise provided in section four hundred eighty-two thereof), twenty-B, twenty-D, twenty-one, twenty-two, twenty-four, twenty-six, twenty-eight (except as otherwise provided in section eleven hundred two or eleven hundred three thereof), twenty-eight-A, twenty-nine-B, twenty-nine-D (except as otherwise provided in sections twelve hundred ninety-nine-L and twelve hundred ninety-nine-M), thirty-one (except as otherwise provided in section fourteen hundred twenty-one thereof), thirty-three and thirty-three-A of this chapter shall be deposited daily in one account with such responsible banks, banking houses or trust companies as may be designated by the comptroller, to the credit of the comptroller. Such an account may be established in one or more of such depositories. Such deposits shall be kept separate and apart from all other money in the possession of the comptroller. The comptroller shall require adequate security from all such depositories. Of the total revenue collected or received under such articles of this chapter, the comptroller shall retain in the comptroller's hands such amount as the commissioner may determine to be necessary for refunds or reimbursements under such articles of this chapter out of which amount the comptroller shall pay any refunds or reimbursements to which taxpayers shall be entitled under the provisions of such articles of this chapter. The commissioner and the comptroller shall maintain a system of accounts showing the amount of revenue collected or received from each of the taxes imposed by such articles. The comptroller, after reserving the amount to pay such refunds or reimbursements, shall, on or before the tenth day of each month, pay into the state treasury to the credit of the general fund all revenue deposited under this section during the preceding calendar month and remaining to the comptroller's credit on the last day of such preceding month, (i) except that the comptroller shall pay to the state department of social services that amount of overpayments of tax imposed by article twenty-two of this chapter and the interest on such amount which is certified to the comptroller by the commissioner as the amount to be credited against past-due support pursuant to subdivision six of section one hundred seventy-one-c of this article, (ii) and except that the comptroller shall pay to the New York state higher education services corporation and the state university of New York or the city university of New York respectively that amount of

overpayments of tax imposed by article twenty-two of this chapter and the interest on such amount which is certified to the comptroller by the commissioner as the amount to be credited against the amount of defaults in repayment of guaranteed student loans and state university loans or city university loans pursuant to subdivision five of section one hundred seventy-one-d and subdivision six of section one hundred seventy-one-e of this article, (iii) and except further that, notwithstanding any law, the comptroller shall credit to the revenue arrearage account, pursuant to section ninety-one-a of the state finance law, that amount of overpayment of tax imposed by article nine, nine-A, twenty-two, thirty, thirty-A, thirty-B or thirty-three of this chapter, and any interest thereon, which is certified to the comptroller by the commissioner as the amount to be credited against a past-due legally enforceable debt owed to a state agency pursuant to paragraph (a) of subdivision six of section one hundred seventy-one-f of this article, provided, however, he shall credit to the special offset fiduciary account, pursuant to section ninety-one-c of the state finance law, any such amount creditable as a liability as set forth in paragraph (b) of subdivision six of section one hundred seventy-one-f of this article, (iv) and except further that the comptroller shall pay to the city of New York that amount of overpayment of tax imposed by article nine, nine-A, twenty-two, thirty, thirty-A, thirty-B or thirty-three of this chapter and any interest thereon that is certified to the comptroller by the commissioner as the amount to be credited against city of New York tax warrant judgment debt pursuant to section one hundred seventy-one-l of this article, (v) and except further that the comptroller shall pay to a non-obligated spouse that amount of overpayment of tax imposed by article twenty-two of this chapter and the interest on such amount which has been credited pursuant to section one hundred seventy-one-c, one hundred seventy-one-d, one hundred seventy-one-e, one hundred seventy-one-f or one hundred seventy-one-l of this article and which is certified to the comptroller by the commissioner as the amount due such non-obligated spouse pursuant to paragraph six of subsection (b) of section six hundred fifty-one of this chapter; and (vi) the comptroller shall deduct a like amount which the comptroller shall pay into the treasury to the credit of the general fund from amounts subsequently payable to the department of social services, the state university of New York, the city university of New York, or the higher education services corporation, or the revenue arrearage account or special offset fiduciary account pursuant to section ninety-one-a or ninety-one-c of the state finance law, as the case may be, whichever had been credited the amount originally withheld from such overpayment, and (vii) with respect to amounts originally withheld from such overpayment pursuant to section one hundred seventy-one-l of this article and paid to the city of New York, the comptroller shall collect a like amount from the city of New York.

§ 6. Subdivision 1 of section 171-a of the tax law, as amended by section 4 of part XX of chapter 59 of the laws of 2019, is amended to read as follows:

1. All taxes, interest, penalties and fees collected or received by the commissioner or the commissioner's duly authorized agent under articles nine (except section one hundred eighty-two-a thereof and except as otherwise provided in section two hundred five thereof), nine-A, twelve-A (except as otherwise provided in section two hundred eighty-four-d thereof), thirteen, thirteen-A (except as otherwise provided in section three hundred twelve thereof), eighteen, nineteen, twenty

(except as otherwise provided in section four hundred eighty-two thereof), twenty-D, twenty-one, twenty-two, twenty-four, twenty-six, twenty-eight (except as otherwise provided in section eleven hundred two or eleven hundred three thereof), twenty-eight-A, twenty-nine-B, **twenty-nine-D (except as otherwise provided in sections twelve hundred ninety-nine-L and twelve hundred ninety-nine-M),** thirty-one (except as otherwise provided in section fourteen hundred twenty-one thereof), thirty-three and thirty-three-A of this chapter shall be deposited daily in one account with such responsible banks, banking houses or trust companies as may be designated by the comptroller, to the credit of the comptroller. Such an account may be established in one or more of such depositories. Such deposits shall be kept separate and apart from all other money in the possession of the comptroller. The comptroller shall require adequate security from all such depositories. Of the total revenue collected or received under such articles of this chapter, the comptroller shall retain in the comptroller's hands such amount as the commissioner may determine to be necessary for refunds or reimbursements under such articles of this chapter out of which amount the comptroller shall pay any refunds or reimbursements to which taxpayers shall be entitled under the provisions of such articles of this chapter. The commissioner and the comptroller shall maintain a system of accounts showing the amount of revenue collected or received from each of the taxes imposed by such articles. The comptroller, after reserving the amount to pay such refunds or reimbursements, shall, on or before the tenth day of each month, pay into the state treasury to the credit of the general fund all revenue deposited under this section during the preceding calendar month and remaining to the comptroller's credit on the last day of such preceding month, (i) except that the comptroller shall pay to the state department of social services that amount of overpayments of tax imposed by article twenty-two of this chapter and the interest on such amount which is certified to the comptroller by the commissioner as the amount to be credited against past-due support pursuant to subdivision six of section one hundred seventy-one-c of this article, (ii) and except that the comptroller shall pay to the New York state higher education services corporation and the state university of New York or the city university of New York respectively that amount of overpayments of tax imposed by article twenty-two of this chapter and the interest on such amount which is certified to the comptroller by the commissioner as the amount to be credited against the amount of defaults in repayment of guaranteed student loans and state university loans or city university loans pursuant to subdivision five of section one hundred seventy-one-d and subdivision six of section one hundred seventy-one-e of this article, (iii) and except further that, notwithstanding any law, the comptroller shall credit to the revenue arrearage account, pursuant to section ninety-one-a of the state finance law, that amount of overpayment of tax imposed by article nine, nine-A, twenty-two, thirty, thirty-A, thirty-B or thirty-three of this chapter, and any interest thereon, which is certified to the comptroller by the commissioner as the amount to be credited against a past-due legally enforceable debt owed to a state agency pursuant to paragraph (a) of subdivision six of section one hundred seventy-one-f of this article, provided, however, he shall credit to the special offset fiduciary account, pursuant to section ninety-one-c of the state finance law, any such amount creditable as a liability as set forth in paragraph (b) of subdivision six of section one hundred seventy-one-f of this article, (iv) and except further that the comptroller shall pay to the city of New York that

amount of overpayment of tax imposed by article nine, nine-A, twenty-two, thirty, thirty-A, thirty-B or thirty-three of this chapter and any interest thereon that is certified to the comptroller by the commissioner as the amount to be credited against city of New York tax warrant judgment debt pursuant to section one hundred seventy-one-l of this article, (v) and except further that the comptroller shall pay to a non-obligated spouse that amount of overpayment of tax imposed by article twenty-two of this chapter and the interest on such amount which has been credited pursuant to section one hundred seventy-one-c, one hundred seventy-one-d, one hundred seventy-one-e, one hundred seventy-one-f or one hundred seventy-one-l of this article and which is certified to the comptroller by the commissioner as the amount due such non-obligated spouse pursuant to paragraph six of subsection (b) of section six hundred fifty-one of this chapter; and (vi) the comptroller shall deduct a like amount which the comptroller shall pay into the treasury to the credit of the general fund from amounts subsequently payable to the department of social services, the state university of New York, the city university of New York, or the higher education services corporation, or the revenue arrearage account or special offset fiduciary account pursuant to section ninety-one-a or ninety-one-c of the state finance law, as the case may be, whichever had been credited the amount originally withheld from such overpayment, and (vii) with respect to amounts originally withheld from such overpayment pursuant to section one hundred seventy-one-l of this article and paid to the city of New York, the comptroller shall collect a like amount from the city of New York.

§ 7. Paragraph a of subdivision 1, paragraph a of subdivision 2, and subdivision 3 of section 600 of the vehicle and traffic law, paragraph a of subdivision 1 and paragraph a of subdivision 2 as amended and subdivision 3 as added by section 4 of part AAA of chapter 59 of the laws of 2017, are amended to read as follows:

a. Any person operating a motor vehicle who, knowing or having cause to know that damage has been caused to the real property or to the personal property, not including animals, of another, due to an incident involving the motor vehicle operated by such person shall, before leaving the place where the damage occurred, stop, exhibit his or her license and insurance identification card for such vehicle, when such card is required pursuant to articles six and eight of this chapter, and give his or her name, residence, including street and number, insurance carrier and insurance identification information including but not limited to the number and effective dates of said individual's insurance policy, and license number to the party sustaining the damage, or in case the person sustaining the damage is not present at the place where the damage occurred then he or she shall report the same as soon as physically able to the nearest police station, or judicial officer. In addition to the foregoing, any such person shall also: (i) **(A)** produce the proof of insurance coverage required pursuant to article forty-four-B of this chapter if such person is a TNC driver operating a TNC vehicle while the incident occurred who was [~~(A)~~] **(1)** logged on to the TNC's digital network but not engaged in a TNC prearranged trip or [~~(B)~~] **(2)** was engaged in a TNC prearranged trip; and [~~(ii)~~] **(B)** disclose whether he or she, at the time such incident occurred, was [~~(A)~~] **(1)** logged on to the TNC's digital network but not engaged in a TNC prearranged trip or [~~(B)~~] **(2)** was engaged in a TNC prearranged trip**, or (ii) (A) produce the proof of insurance coverage required pursuant to article forty of the general business law if such person is a shared**

vehicle owner or shared vehicle driver operating a shared vehicle during a peer-to-peer car sharing period while the incident occurred; and (B) disclose whether he or she, at the time such incident occurred, was operating a shared vehicle during a peer-to-peer car sharing period.

a. Any person operating a motor vehicle who, knowing or having cause to know that personal injury has been caused to another person, due to an incident involving the motor vehicle operated by such person shall, before leaving the place where the said personal injury occurred, stop, exhibit his or her license and insurance identification card for such vehicle, when such card is required pursuant to articles six and eight of this chapter, and give his or her name, residence, including street and street number, insurance carrier and insurance identification information including but not limited to the number and effective dates of said individual's insurance policy and license number, to the injured party, if practical, and also to a police officer, or in the event that no police officer is in the vicinity of the place of said injury, then, he or she shall report said incident as soon as physically able to the nearest police station or judicial officer. In addition to the foregoing, any such person shall also: (i) (A) produce the proof of insurance coverage required pursuant to article forty-four-B of this chapter if such person is a TNC driver operating a TNC vehicle at the time of the incident who was [~~(A)~~] (1) logged on to the TNC's digital network but not engaged in a TNC prearranged trip or [~~(B)~~] (2) was engaged in a TNC prearranged trip; and [~~(ii)~~] (B) disclose whether he or she, at the time such incident occurred, was [~~(A)~~] (1) logged on to the TNC's digital network but not engaged in a TNC prearranged trip or [~~(B)~~] (2) was engaged in a TNC prearranged trip, or (ii) (A) produce the proof of insurance coverage required pursuant to article forty of the general business law if such person is a shared vehicle owner or shared vehicle driver operating a shared vehicle during a peer-to-peer car sharing period while the incident occurred; and (B) disclose whether he or she, at the time such incident occurred, was operating a shared vehicle during a peer-to-peer car sharing period.

3. For the purposes of this article, the terms "TNC", "TNC driver", "TNC vehicle", "TNC prearranged trip" and "digital network" shall have the same meanings as such terms are defined in article forty-four-B of this chapter and the terms "shared vehicle owner", "shared vehicle driver", "shared vehicle" and "peer-to-peer car sharing period" shall have the same meanings as such terms are defined in article forty of the general business law.

§ 8. Section 601 of the vehicle and traffic law, as amended by section 5 of part AAA of chapter 59 of the laws of 2017, is amended to read as follows:

§ 601. Leaving scene of injury to certain animals without reporting. Any person operating a motor vehicle which shall strike and injure any horse, dog, cat or animal classified as cattle shall stop and endeavor to locate the owner or custodian of such animal or a police, peace or judicial officer of the vicinity, and take any other reasonable and appropriate action so that the animal may have necessary attention, and shall also promptly report the matter to such owner, custodian or officer (or if no one of such has been located, then to a police officer of some other nearby community), exhibiting his or her license and insurance identification card for such vehicle, when such card is required pursuant to articles six and eight of this chapter, giving his or her name and residence, including street and street number, insurance carrier and insurance identification information and license number. In addi-

tion to the foregoing, any such person shall also: (i) **(A)** produce the proof of insurance coverage required pursuant to article forty-four-B of this chapter if such person is a TNC driver operating a TNC vehicle at the time of the incident who was [~~(A)~~] **(1)** logged on to the TNC's digital network but not engaged in a TNC prearranged trip or [~~(B)~~] **(2)** was engaged in a TNC prearranged trip; and [~~(ii)~~] **(B)** disclose whether he or she, at the time such incident occurred, was [~~(A)~~] **(1)** logged on to the TNC's digital network but not engaged in a TNC prearranged trip or [~~(B)~~] **(2)** was engaged in a TNC prearranged trip**, or (ii) (A) produce the proof of insurance coverage required pursuant to article forty of the general business law if such person is a shared vehicle owner or shared vehicle driver operating a shared vehicle during a peer-to-peer car sharing period while the incident occurred; and (B) disclose whether he or she, at the time such incident occurred, was operating a shared vehicle during a peer-to-peer car sharing period**. Violation of this section shall be punishable by a fine of not more than one hundred dollars for a first offense and by a fine of not less than fifty nor more than one hundred fifty dollars for a second offense and each subsequent offense; provided, however where the animal that has been struck and injured is a guide dog, hearing dog or service dog, as such terms are defined in section forty-seven-b of the civil rights law which is actually engaged in aiding or guiding a person with a disability, a violation of this section shall be punishable by a fine of not less than fifty nor more than one hundred fifty dollars for a first offense and by a fine of not less than one hundred fifty dollars nor more than three hundred dollars for a second offense and each subsequent offense.

§ 9. Severability clause. If any provision of this act or the application thereof is held invalid, such invalidity shall not affect other provisions or applications of this act which can be given effect without the invalid provision or application, and to this end the provisions of this act are declared to be severable.

§ 10. This act shall take effect on the ninetieth day after it shall have become a law; provided that amendments to subdivision 1 of section 171-a of the tax law made by section five of this act shall not affect the expiration of such subdivision and shall expire therewith, when upon such date the provisions of section six of this act shall take effect.