

STATE OF NEW YORK

3500

2019-2020 Regular Sessions

IN SENATE

February 8, 2019

Introduced by Sens. BRESLIN, SEWARD -- read twice and ordered printed,
and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to anti-concurrent causation clauses

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

1 Section 1. The insurance law is amended by adding a new section 3457
2 to read as follows:

3 § 3457. Anti-concurrent causation clauses. An insurer shall not deny
4 or exclude coverage for any claim for loss or damage that would other-
5 wise be covered by a policy solely because an event or peril not covered
6 under the policy or specifically excluded under the policy was a
7 contributing factor in such loss or damage or occurred simultaneously
8 with the event or peril that was covered.

9 § 2. This act shall take effect immediately and shall apply to claims
10 made on or after such effective date.

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

LBD06915-02-9