

# STATE OF NEW YORK

2847

2019-2020 Regular Sessions

## IN ASSEMBLY

January 25, 2019

Introduced by M. of A. ORTIZ, FAHY, ASHBY, STECK -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring owners of firearms to obtain liability insurance

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

1 Section 1. The insurance law is amended by adding a new section 2353  
2 to read as follows:

3 § 2353. Firearm owners insurance policies. 1. Any person in this  
4 state who shall own a firearm shall, prior to such ownership, obtain and  
5 continuously maintain a policy of liability insurance in an amount not  
6 less than two hundred fifty thousand dollars specifically covering any  
7 damages resulting from any negligent acts involving the use of such  
8 firearm while it is owned by such person. Failure to maintain such  
9 insurance shall result in the immediate revocation of such owner's  
10 registration, license and any other privilege to own such firearm.

11 2. For purposes of this section, a person shall be deemed to be the  
12 owner of a firearm if such firearm is lost or stolen until such loss or  
13 theft is reported to the police department or sheriff which has juris-  
14 isdiction in the county, town, city or village in which such owner  
15 resides.

16 3. Any person who owns a firearm on the effective date of this section  
17 shall obtain the insurance required by this section within thirty days  
18 of such effective date.

19 4. The provisions of this section shall not apply to any peace officer  
20 who is authorized to carry a firearm.

21 5. The department is hereby authorized and directed to promulgate  
22 rules and regulations necessary to carry out the provisions of this  
23 section.

24 § 2. This act shall take effect on the ninetieth day after it shall  
25 have become a law. Effective immediately, the addition, amendment and/or  
26 repeal of any rule or regulation necessary for the implementation of  
27 this act on its effective date are authorized to be made and completed  
28 on or before such date.

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

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