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:

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

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

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

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

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