

# STATE OF NEW YORK

6877

2021-2022 Regular Sessions

## IN ASSEMBLY

April 13, 2021

Introduced by M. of A. ZEBROWSKI -- read once and referred to the  
Committee on Insurance

AN ACT to amend the insurance law, in relation to allowing insurers to  
dispense with or defer inspections of private passenger automobiles  
prior to the provision of coverage for physical damage thereto

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

1 Section 1. The section heading and paragraph 2 of subsection (m) of  
2 section 3411 of the insurance law are amended to read as follows:

3 Automobile physical damage insurance covering private passenger auto-  
4 mobiles; standard provisions; [~~required~~] inspections; duties of insurers  
5 and insureds.

6 (2) The inspections provided for in this section may be dispensed with  
7 or deferred [~~under circumstances specified in regulations of the super-  
8 intendent. Such circumstances may include but are not limited to, the  
9 insuring of a new automobile, the insuring of an automobile whose  
10 inspection would constitute a serious hardship to the insurer, the  
11 insured or an applicant for insurance, and the insuring of an automobile  
12 for a limited specified period of time~~] by an insurer.

13 § 2. This act shall take effect on the first of January next succeed-  
14 ing the date on which it shall have become a law and shall apply to all  
15 insurance policies issued, renewed, altered or modified on or after such  
16 effective date.

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

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