

STATE OF NEW YORK

8859

IN ASSEMBLY

January 19, 2022

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

AN ACT to amend the insurance law, in relation to prohibiting insurers from cancelling, refusing to issue or renew renters' insurance based on the breed of dog owned

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

1 Section 1. The section heading and subsection 1 of section 3421 of
2 the insurance law, as added by chapter 545 of the laws of 2021, are
3 amended to read as follows:

4 Homeowners' liability insurance and renters' insurance; dogs. 1. With
5 respect to homeowners' insurance policies as defined in section two
6 thousand three hundred fifty-one of this chapter, and every policy or
7 contract insuring against liability for injury to any person, or injury
8 to or destruction of property arising out of a lease of residential one,
9 two, three or four dwelling real property, including renters' insurance,
10 no insurer shall refuse to issue or renew, cancel, or charge or impose
11 an increased premium or rate for such policy or contract based solely
12 upon harboring or owning any dog of a specific breed or mixture of
13 breeds.

14 § 2. This act shall take effect on the ninetieth day after it shall
15 have become a law and shall apply to all policies issued, renewed, modi-
16 fied, altered or amended on or after such effective date; provided,
17 however, that if chapter 545 of the laws of 2021 shall not have taken
18 effect on or before such date, then section one of this act shall take
19 effect on the same date and in the same manner as such chapter of the
20 laws of 2021 takes effect and shall apply to all policies issued,
21 renewed, modified, altered or amended 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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