# STATE OF NEW YORK

6028

2021-2022 Regular Sessions

# IN SENATE

March 30, 2021

Introduced by Sen. BRESLIN -- 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 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 Assembly, do enact as follows:**

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

Automobile physical damage insurance covering private passenger automobiles; standard provisions; [~~required~~] inspections; duties of insurers and insureds.

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

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

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

LBD10610-01-1