

STATE OF NEW YORK

8315

IN SENATE

February 11, 2022

Introduced by Sen. GIANARIS -- 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 prohibiting insurers from excluding, limiting, restricting, or reducing coverage on a homeowners' insurance policy 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. Subdivision 1 of section 3421 of the insurance law, as
2 added by chapter 545 of the laws of 2021, is amended to read as follows:
3 1. With respect to homeowners' insurance policies as defined in
4 section two thousand three hundred fifty-one of this chapter, no insurer
5 shall refuse to issue or renew, cancel, or charge or impose an increased
6 premium or rate for such policy or contract, or exclude, limit,
7 restrict, or reduce coverage under such policy or contract based solely
8 upon harboring or owning any dog of a specific breed or mixture of
9 breeds.
10 § 2. This act shall take effect immediately and shall apply to all
11 policies issued, renewed, modified, altered or amended on or after such
12 date.

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

LBD14699-01-2