

# STATE OF NEW YORK

8315--A

## 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 -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

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 on the ninetieth day after it shall  
11 have become a law and shall apply to all policies issued, renewed, modi-  
12 fied, altered or amended on or after such date.

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

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