AN ACT to amend the insurance law, in relation to prohibiting insurers from excluding, limiting, restricting, or reducing coverage on a home-owners' 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 added by chapter 545 of the laws of 2021, is amended to read as follows:

1. With respect to homeowners' insurance policies as defined in section two thousand three hundred fifty-one of this chapter, no insurer shall refuse to issue or renew, cancel, or charge or impose an increased premium or rate for such policy or contract, or exclude, limit, restrict, or reduce coverage under such policy or contract based solely upon harboring or owning any dog of a specific breed or mixture of breeds.

§ 2. This act shall take effect on the ninetieth day after it shall have become a law and shall apply to all policies issued, renewed, modified, altered or amended on or after such date.