

# STATE OF NEW YORK

10343

## IN ASSEMBLY

May 17, 2024

Introduced by COMMITTEE ON RULES -- (at request of M. of A. Weprin) --  
(at request of the Department of Financial Services) -- read once and  
referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to anti-concurrent causa-  
tion clauses

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

1 Section 1. The insurance law is amended by adding a new section 3416  
2 to read as follows:  
3 § 3416. Anti-concurrent causation clauses; water back up or discharge.  
4 (a) When an insurance policy provides coverage for loss of or damage to  
5 property resulting from water or water-borne material that backs up  
6 through sewers or drains, or overflows or is discharged from a sump,  
7 sump pump, or related equipment, the policy shall not exclude coverage  
8 for any loss of or damage to property resulting from the foregoing on  
9 the ground that the loss or damage also may have been caused directly or  
10 indirectly by an excluded peril contributing concurrently or in any  
11 sequence to cause the loss.  
12 (b) For the purpose of this section, "insurance policy" shall mean a  
13 policy issued or issued for delivery in this state that provides cover-  
14 age for: (1) loss of or damage to real property used predominately for  
15 residential purposes and that consists of not more than four dwelling  
16 units, other than hotels and motels; or (2) loss of or damage to  
17 personal property in which natural persons have an insurable interest,  
18 except personal property used in the conduct of business.  
19 § 2. This act shall take effect on the ninetieth day after it shall  
20 have become a law and shall apply to all policies issued or renewed on  
21 or after such date.

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

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