STATE OF NEW YORK

4163

2023-2024 Regular Sessions

IN SENATE

February 3, 2023

Introduced by Sen. HOYLMAN-SIGAL -- 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 cancelling, refusing to issue or renew renters' insurance based on the breed of dog owned

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

Section 1. The section heading and subsection 1 of section 3421 of the insurance law, the section heading as added by chapter 545 of the laws of 2021 and subsection 1 as amended by chapter 679 of the laws of 2022, are amended to read as follows:

Homeowners' liability insurance **and renters' insurance**; dogs. 1. With respect to homeowners' insurance policies as defined in section two thousand three hundred fifty-one of this chapter**, and every policy or contract insuring against liability for injury to any person, or injury to or destruction of property arising out of a lease of residential one, two, three or four dwelling real property, including renters' insurance**, 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 effective date; provided, however, that if chapter 679 of the laws of 2022 shall not have taken effect on or before such date, then section one of this act shall take effect on the same date and in the same manner as such chapter of the laws of 2022 takes effect and shall apply to all policies issued, renewed, modified, altered or amended on or after such effective date.

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

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