

STATE OF NEW YORK

11173

IN ASSEMBLY

May 1, 2026

Introduced by M. of A. KAY -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring insurers to disclose all available endorsements for homeowners' liability insurance policies

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

1 Section 1. The insurance law is amended by adding a new section 3463
2 to read as follows:

3 § 3463. Homeowners' liability insurance; available endorsement disclo-
4 sure. Every insurer offering a homeowners' insurance policy, as defined
5 in section two thousand three hundred fifty-one of this chapter, shall
6 disclose all available endorsements with plain language descriptions of
7 the coverage added by each endorsement as part of the application proc-
8 ess for such policy.

9 § 2. This act shall take effect on the first of January next succeed-
10 ing the date on which it shall have become a law and shall apply to all
11 contracts entered into, renewed, modified or amended on or after such
12 effective date.

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

LBD15549-01-6