

# STATE OF NEW YORK

1260

2025-2026 Regular Sessions

## IN ASSEMBLY

January 9, 2025

Introduced by M. of A. CRUZ, BURDICK, SIMON, McDONOUGH, GLICK, WEPRIN,  
DILAN -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to alternative forms of  
identification for renters insurance

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 3423  
2 to read as follows:

3 § 3423. Renters insurance; alternative forms of identification.  
4 Notwithstanding any other provision of this chapter or any other law to  
5 the contrary, every insurer issuing a policy or contract for renters  
6 insurance as defined by section thirty-four hundred fifty-four of this  
7 article, shall accept, in lieu of a social security number, a municipal  
8 identification card, or other state or local government-issued identifi-  
9 cation card. The insurer may also require, as proof of identity, a nota-  
10 rized copy of the rental lease signed by the property owner, the proper-  
11 ty management firm and the insured.

12 § 2. This act shall take effect immediately.

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

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