STATE OF NEW YORK

7997

2025-2026 Regular Sessions

IN SENATE

May 15, 2025

Introduced by Sen. BAILEY -- 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 requiring insurance policies obtained by contractors, subcontractors and owners to cover injuries to and deaths of workers

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

Section 1. This act shall be known and may be cited as the "construction laborer insurance protection act (CLIPA)".

§ 2. Section 3420 of the insurance law is amended by adding a new subsection (k) to read as follows:

(k) Notwithstanding any other law, regulation or rule to the contrary, every policy or contract of insurance issued to an owner, contractor or subcontractor performing the work of erection, demolition, repairing, altering, painting, or cleaning of a building, structure or edifice shall provide coverage for bodily injury and death and shall not exclude or limit from coverage any activities protected by article ten of the labor law or exclude or limit such coverage to any person protected by article ten of the labor law.

§ 3. This act shall take effect on the ninetieth day after it shall have become a law.

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

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