STATE OF NEW YORK

9207

IN SENATE

February 13, 2026

Introduced by Sens. GIANARIS, COONEY, MURRAY, SKOUFIS, WEBB -- 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 certain restrictions as it relates to dog breed

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 renters' insurance policies as defined in section three thousand four hundred fifty-four of this article**, 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.

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

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