

# STATE OF NEW YORK

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3052

2025-2026 Regular Sessions

## IN ASSEMBLY

January 23, 2025

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

AN ACT to amend the insurance law, in relation to limiting or excluding  
pre-existing conditions in animal 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. Pre-existing conditions in animal insurance policies. Animal  
4 insurance policies shall not contain any exclusion or limitation with  
5 respect to pre-existing conditions of any animal.  
6 § 2. This act shall take effect immediately, provided, however, that  
7 this act shall apply to insurance contracts issued or renewed on or  
8 after such effective date, and shall apply at the next required policy  
9 period, commencing on or after such date, to any insurance contract  
10 written prior to the effective date of this act.

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

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