

# STATE OF NEW YORK

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10081

## IN SENATE

April 27, 2026

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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 wireless communications equipment insurance

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

1 Section 1. Paragraph 3 of subsection (b) of section 3449 of the insurance law, as added by chapter 386 of the laws of 2024, is amended to  
2 read as follows:

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4 (3) A group policy of wireless communications equipment insurance may  
5 be offered as part of a wireless communications equipment protection  
6 plan, provided that the wireless communications equipment vendor at the  
7 same time also offers the wireless communication equipment insurance  
8 ~~[from the same insurer]~~, any service contract, and any other contract  
9 for goods or services included as part of any such wireless communi-  
10 cations equipment protection plan and discloses the premium or fee for  
11 each on a stand-alone basis. The stand-alone wireless communication  
12 equipment insurance coverage may be issued either on a group or individ-  
13 ual basis.

14 § 2. This act shall take effect on the one hundred eightieth day after  
15 it shall have become a law. Effective immediately, the addition, amend-  
16 ment and/or repeal of any rule or regulation necessary for the implemen-  
17 tation of this act on its effective date are authorized to be made and  
18 completed on or before such effective date.

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

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