

# STATE OF NEW YORK

10097

## IN SENATE

April 28, 2026

Introduced by Sen. PARKER -- read twice and ordered printed, and when printed to be committed to the Committee on Health

AN ACT to amend the public health law, in relation to requiring liability insurance coverage for tanning facilities

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

1 Section 1. Legislative findings and intent. The legislature hereby  
2 finds that:

3 1. Commercial tanning facilities operating ultraviolet radiation  
4 devices present a foreseeable risk of bodily injury, including burns,  
5 eye damage, and long-term health effects associated with ultraviolet  
6 exposure;

7 2. Individuals injured at tanning facilities may face substantial  
8 medical expenses, and facility owners may lack adequate financial  
9 resources to compensate injured patrons in the absence of insurance  
10 coverage;

11 3. New York currently regulates tanning facilities with respect to  
12 permitting, age restrictions, equipment standards, and consumer warn-  
13 ings, but does not expressly require liability insurance as a condition  
14 of operation;

15 4. Requiring liability insurance will help promote consumer  
16 protection, financial responsibility, and continuity of legitimate busi-  
17 ness operations, while reducing uncompensated injuries and litigation  
18 burdens; and

19 5. Similar insurance requirements exist for other consumers facing  
20 businesses that present a comparable risk of physical injury.

21 This legislature therefore declares that it is in the public interest  
22 to require operators of commercial tanning facilities to maintain  
23 liability insurance coverage as a condition of operation within New York  
24 state.

25 § 2. The public health law is amended by adding a new section 3557 to  
26 read as follows:

27 § 3557. Liability insurance required for tanning facilities. 1. Every  
28 owner or operator of a tanning facility, as defined in subdivision one  
29 of section thirty-five hundred fifty of this article, shall obtain and  
30 continuously maintain commercial general liability insurance or profes-  
31 sional liability insurance, or a combination thereof, covering bodily

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

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1 injury and personal injury arising out of the operation or use of ultra-  
2 violet radiation devices. Such insurance shall provide coverage of not  
3 less than:

4 (a) one million dollars per occurrence for bodily injury or personal  
5 injury; and

6 (b) two million dollars in the aggregate for all claims arising  
7 during the policy period.

8 2. Proof of the insurance coverage required by this section shall be  
9 submitted to the department:

10 (a) at the time of initial application for a license to operate a  
11 tanning facility; and

12 (b) upon renewal of such license, or upon request by the department.

13 3. A tanning facility shall notify the department in writing within  
14 ten days of any cancellation, nonrenewal or material modification of the  
15 insurance coverage required by this section.

16 4. No person shall operate a tanning facility without maintaining the  
17 insurance coverage required by this section. The failure of a tanning  
18 facility to maintain such insurance coverage shall constitute a  
19 violation of this article and may result in the suspension or revocation  
20 of such tanning facility's license, civil penalties, or such other  
21 enforcement action as authorized by law. No license shall be reissued  
22 for two years to any tanning facility found to have committed two or  
23 more violations of this section.

24 5. The provisions of this section shall not apply to facilities  
25 exempted from licensing requirements under this article.

26 6. The commissioner shall be authorized to promulgate rules and regu-  
27 lations to implement the provisions of this section, including but not  
28 limited to:

29 (a) acceptable forms of insurance coverage;

30 (b) documentation standards; and

31 (c) enforcement procedures.

32 § 3. Paragraphs (c) and (d) of subdivision 2 of section 3554 of the  
33 public health law, as added by chapter 378 of the laws of 1990, are  
34 amended and a new paragraph (e) is added to read as follows:

35 (c) establishing standards for cleanliness, hygiene and safety; [and]

36 (d) requiring each tanning facility to provide safety goggles and any  
37 other safety-related devices to customers without additional charge  
38 therefor[+]; and

39 (e) establishing standards for acceptable forms of insurance coverage  
40 documentation and enforcement procedures in accordance with section  
41 thirty-five hundred fifty-seven of this article.

42 § 4. Severability. If any clause, sentence, paragraph, subdivision,  
43 section or part of this act shall be adjudged by any court of competent  
44 jurisdiction to be invalid, such judgment shall not affect, impair, or  
45 invalidate the remainder thereof, but shall be confined in its operation  
46 to the clause, sentence, paragraph, subdivision, section or part thereof  
47 directly involved in the controversy in which such judgment shall have  
48 been rendered. It is hereby declared to be the intent of the legislature  
49 that this act would have been enacted even if such invalid provisions  
50 had not been included herein.

51 § 5. This act shall take effect one hundred eighty days after it shall  
52 have become a law. Effective immediately, the commissioner of health is  
53 authorized to promulgate, amend and/or repeal any rule or regulation  
54 necessary for the implementation of this act on or before such effective  
55 date.