STATE OF NEW YORK

8786

IN SENATE

January 8, 2026

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

AN ACT to amend the insurance law, in relation to the kinds of insurance with respect to which a rental vehicle company or peer-to-peer car sharing program administrator may act as an agent for an authorized insurer

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

Section 1. Subparagraphs (B) and (D) of paragraph (1) of subsection (d) of section 2131 of the insurance law, as amended by a chapter of the laws of 2025 amending the general business law and the insurance law relating to requiring peer-to-peer car sharing programs provide certain insurance coverage, as proposed in legislative bills numbers S. 5941-B and A. 6576-B, are amended to read as follows:

(B) accident and health insurance that provides coverage to renters and other vehicle occupants, **or that provides coverage to shared vehicle owners, shared vehicle drivers, or a combination thereof,** in excess to the standard first party benefits provided pursuant to article fifty-one of this chapter, for accidental death and/or dismemberment and for medical expenses resulting from an accident that occurs during the rental period or during the peer-to-peer car sharing period;

(D) any other coverage that the superintendent may approve as meaningful and appropriate in connection with the rental of motor vehicles **or the sharing of a shared vehicle**; or

§ 2. This act shall take effect on the same date and in the same manner as a chapter of the laws of 2025 amending the general business law and the insurance law relating to requiring peer-to-peer car sharing programs provide certain insurance coverage, as proposed in legislative bills numbers S. 5941-B and A. 6576-B, takes effect.

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

LBD10425-10-6