STATE OF NEW YORK

9298

IN SENATE

February 26, 2026

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

AN ACT to amend the vehicle and traffic law, in relation to requiring rental vehicle companies provide for additional liability insurance on rental vehicles

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

Section 1. Subdivision 4 of section 311 of the vehicle and traffic law is amended by adding a new paragraph (a-1) to read as follows:

(a-1) In the case of the owner being a rental vehicle company, as defined in section three hundred ninety-six-z of the general business law, the owner shall provide for the rental vehicle no less than three times the amount of financial responsibility described in paragraph (a) of this subdivision. A rental vehicle company's liability insurance policy, or any other instrument used to satisfy the financial responsibility requirements of paragraph (a) of this subdivision, shall be primary during each rental period; and

§ 2. This act shall take effect on the one hundred eightieth day after it shall have become a law. Effective immediately, the addition, amendment and/or repeal of any rule or regulation necessary for the implementation of this act on its effective date are authorized to be made and 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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