§ 3450. Insurance for expenses incurred as a result of an act or threatened act of violence. (a) Insurance authorized by subparagraph (D) of paragraph seven of subsection (a) of section one thousand one hundred thirteen of this chapter may be written only as provided in this section, except for ransom or reward payment coverage incurred as the result of the theft of property.

(b) As part of a homeowners' insurance policy, as such term is defined in section two thousand three hundred fifty-one of this chapter, or motor vehicle physical damage insurance policy, an insurer may provide insurance for loss to any person as the result of an act or threatened act of violence against an insured person.

(c) For purposes of this section, an "insured person" may include:

(1) with respect to a homeowners' policy, a member of the household, a minor under the custody or care of the named insured, or a minor child of the named insured, regardless of where the act or threatened act occurs; or a person on the insured premises, or any other premises within the temporary control of the named insured, or in a vehicle owned, operated, leased or rented by the named insured.

(2) with respect to a motor vehicle policy, a person engaged in the lawful use or operation of the vehicle.

(d) "Loss" for purposes of this section shall include loss or damage to property; reimbursement of a deductible under another policy of property/casualty insurance; ransom or reward payment; travel and lodging expense; lost wages; expense incurred to locate or identify a missing or abducted insured person; or other expenses to respond to a violent act or threatened act or to prevent a reoccurrence thereof.

(e) A policy written pursuant to this section providing coverage for loss to any person as the result of an act or threatened act of violence against an insured person may also provide coverage for medical expenses to any such person incurred as a result of the act or threatened act of violence. For purposes of this subsection, coverage for such medical expenses shall be deemed included in medical, hospital, surgical and disability benefits to injured persons, and funeral and death benefits to dependents, beneficiaries or personal representatives of persons who are killed, irrespective of legal liability of the insured as authorized by paragraph thirteen of subsection (a) of section one thousand one hundred thirteen of this chapter.

(f) The superintendent may promulgate regulations necessary to effectuate the purposes of this section.