§ 176.00 Insurance fraud; definition of terms.

The following definitions are applicable to this article:

1. "Insurance policy" has the meaning assigned to insurance contract by subsection (a) of section one thousand one hundred one of the insurance law except it shall include reinsurance contracts, purported insurance policies and purported reinsurance contracts.

2. "Statement" includes, but is not limited to, any notice, proof of loss, bill of lading, invoice, account, estimate of property damages, bill for services, diagnosis, prescription, hospital or doctor records, x-ray, test result, and other evidence of loss, injury or expense.

3. "Person" includes any individual, firm, association or corporation.

4. "Personal insurance" means a policy of insurance insuring a natural person against any of the following contingencies:

(a) loss of or damage to real property used predominantly for residential purposes and which consists of not more than four dwelling units, other than hotels, motels and rooming houses;

(b) loss of or damage to personal property which is not used in the conduct of a business;

(c) losses or liabilities arising out of the ownership, operation, or use of a motor vehicle, predominantly used for non-business purposes;

(d) other liabilities for loss of, damage to, or injury to persons or property, not arising from the conduct of a business;

(e) death, including death by personal injury, or the continuation of life, or personal injury by accident, or sickness, disease or ailment, excluding insurance providing disability benefits pursuant to article nine of the workers' compensation law.

A policy of insurance which insures any of the contingencies listed in paragraphs (a) through (e) of this subdivision as well as other contingencies shall be personal insurance if that portion of the annual premium attributable to the listed contingencies exceeds that portion attributable to other contingencies.

5. "Commercial insurance" means insurance other than personal insurance, and shall also include insurance providing disability benefits pursuant to article nine of the workers' compensation law, insurance providing workers' compensation benefits pursuant to the provisions of the workers' compensation law and any program of self insurance providing similar benefits.