

HOUSE BILL 1203

C4

3lr2087

By: **Delegates Kramer and Simmons**

Introduced and read first time: February 8, 2013

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's or Renter's Insurance – Underwriting and Policy Exclusions –**
3 **Specific Breed or Size of Dog**

4 FOR the purpose of prohibiting an insurer, with respect to homeowner's or renter's
5 insurance, from refusing to underwrite a risk based solely on the specific breed
6 or size of a dog owned by an applicant or insured; prohibiting an insurer from
7 excluding coverage under a policy of homeowner's or renter's insurance for a
8 specific breed or size of a dog owned by an applicant or insured; providing for
9 the application of this Act; and generally relating to underwriting and policy
10 exclusions for dogs under policies of homeowner's or renter's insurance.

11 BY adding to
12 Article – Insurance
13 Section 27–501(r)
14 Annotated Code of Maryland
15 (2011 Replacement Volume and 2012 Supplement)

16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
17 MARYLAND, That the Laws of Maryland read as follows:

18 **Article – Insurance**

19 27–501.

20 **(R) WITH RESPECT TO HOMEOWNER'S INSURANCE OR RENTER'S**
21 **INSURANCE, AN INSURER MAY NOT:**

22 **(1) REFUSE TO UNDERWRITE A RISK BASED SOLELY ON THE**
23 **SPECIFIC BREED OR SIZE OF A DOG OWNED BY AN APPLICANT OR INSURED; OR**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(2) EXCLUDE COVERAGE UNDER A POLICY OF HOMEOWNER'S**
2 **INSURANCE OR RENTER'S INSURANCE FOR A SPECIFIC BREED OR SIZE OF A DOG**
3 **OWNED BY AN APPLICANT OR INSURED.**

4 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
5 policies of homeowner's insurance or renter's insurance issued, delivered, or renewed
6 in the State on or after October 1, 2013.

7 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
8 October 1, 2013.