

# SENATE BILL 296

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By: **Senator Zirkin**

Introduced and read first time: January 23, 2013

Assigned to: Finance

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## A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's and Renter's Insurance – Coverage for Dog Owners**

3 FOR the purpose of prohibiting an insurer from refusing to issue or renew a policy of  
4 homeowner's or renter's insurance solely because the applicant or insured owns  
5 a dog, regardless of the breed of dog; prohibiting a policy of homeowner's or  
6 renter's insurance that provides liability coverage from excluding certain  
7 coverage arising out of contact with a dog under certain circumstances;  
8 providing for the application of this Act; and generally relating to coverage for  
9 dog owners under policies of homeowner's or renter's insurance.

10 BY adding to

11 Article – Insurance

12 Section 19–215

13 Annotated Code of Maryland

14 (2011 Replacement Volume and 2012 Supplement)

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

17 **Article – Insurance**

18 **19–215.**

19 **(A) AN INSURER MAY NOT REFUSE TO ISSUE OR RENEW A POLICY OF**  
20 **HOMEOWNER'S OR RENTER'S INSURANCE SOLELY BECAUSE THE APPLICANT OR**  
21 **INSURED OWNS A DOG, REGARDLESS OF THE BREED OF DOG.**

22 **(B) A POLICY OF HOMEOWNER'S OR RENTER'S INSURANCE THAT**  
23 **PROVIDES LIABILITY COVERAGE MAY NOT EXCLUDE COVERAGE FOR BODILY**  
24 **INJURY, PROPERTY DAMAGE, OR MEDICAL PAYMENTS ARISING OUT OF DIRECT**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **PHYSICAL CONTACT WITH A DOG THAT IS OWNED BY OR IN THE CARE, CUSTODY,**  
2 **OR CONTROL OF AN INSURED UNDER THE POLICY.**

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

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