



101ST GENERAL ASSEMBLY

State of Illinois

2019 and 2020

SB2462

Introduced 1/15/2020, by Sen. Linda Holmes

SYNOPSIS AS INTRODUCED:

215 ILCS 5/143.10d new

Amends the Illinois Insurance Code. Provides that an insurer that issues a policy or contract insuring against liability for injury to any person or against liability for injury to or destruction of property, arising out of ownership or lease of residential one, 2, 3, or 4 dwelling real property, may cancel, charge, or impose an increased premium or rate for or refuse to issue or renew that kind of policy or contract based in whole or in part upon the harboring of a dog found to be vicious under the Animal Control Act upon the insured property. Provides that an insurer that issues a policy or contract insuring against liability for injury to any person or against liability for injury to or destruction of property, arising out of ownership or lease of residential one, 2, 3, or 4 dwelling real property, may not cancel, charge, or impose an increased premium or rate for or refuse to issue or renew that kind of policy or contract based in whole or in part upon the harboring of a specific breed of dog upon the insured property.

LRB101 16819 BMS 66217 b

1 AN ACT concerning insurance.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by adding
5 Section 143.10d as follows:

6 (215 ILCS 5/143.10d new)

7 Sec. 143.10d. Homeowner's liability insurance.

8 (a) An insurer that issues a policy or contract insuring
9 against liability for injury to any person or against liability
10 for injury to or destruction of property, arising out of
11 ownership or lease of residential one, 2, 3, or 4 dwelling real
12 property, may cancel, charge, or impose an increased premium or
13 rate for or refuse to issue or renew that kind of policy or
14 contract based in whole or in part upon the harboring of a dog
15 found to be vicious under Section 15 of the Animal Control Act
16 upon the insured property.

17 (b) An insurer that issues a policy or contract insuring
18 against liability for injury to any person or against liability
19 for injury to or destruction of property, arising out of
20 ownership or lease of residential one, 2, 3, or 4 dwelling real
21 property, may not cancel, charge, or impose an increased
22 premium or rate for or refuse to issue or renew that kind of
23 policy or contract based in whole or in part upon the harboring

1 of a specific breed of dog upon the insured property.

2 (c) This Section applies to policies and contracts of
3 insurance, delivered, issued, or renewed on and after the
4 effective date of this amendatory Act of the 101st General
5 Assembly.