



102ND GENERAL ASSEMBLY

State of Illinois

2021 and 2022

SB1672

Introduced 2/26/2021, 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. Provides that before issuing a policy or contract an insurer may not ask or inquire about a dog's breed upon the insured property, but may ask or inquire about: the number of dogs on the property; whether the dogs have been sterilized; and whether any of the dogs have been deemed vicious dogs under the Animal Control Act or have a history of biting a human.

LRB102 04698 BMS 18132 b

1 AN ACT concerning regulation.

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
5 adding 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
10 liability for injury to or destruction of property, arising
11 out of ownership or lease of residential one, 2, 3, or 4
12 dwelling real property, may cancel, charge, or impose an
13 increased premium or rate for or refuse to issue or renew that
14 kind of policy or contract based in whole or in part upon the
15 harboring of a dog found to be vicious under Section 15 of the
16 Animal Control Act 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
19 liability for injury to or destruction of property, arising
20 out of ownership or lease of residential one, 2, 3, or 4
21 dwelling real property, may not cancel, charge, or impose an
22 increased premium or rate for or refuse to issue or renew that
23 kind of policy or contract based in whole or in part upon the

1 harboring of a specific breed of pet dog upon the insured
2 property.

3 (c) This Section applies to policies and contracts of
4 insurance, delivered, issued, or renewed on and after the
5 effective date of this amendatory Act of the 102nd General
6 Assembly.

7 (d) Before issuing a policy or contract an insurer may not
8 ask or inquire about a dog's breed upon the insured property,
9 but may ask or inquire about: (i) the number of dogs on the
10 property; (ii) whether the dogs have been sterilized; and
11 (iii) whether any of the dogs have been deemed vicious dogs
12 under the Animal Control Act or have a history of biting a
13 human.