

AN ACT relating to property insurance; adding provisions to prohibit the denial of certain property insurance based on breed of dog owned by the insured; and providing other matters properly related thereto.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT
AS FOLLOWS:

Section 1. Chapter 687B of NRS is hereby amended by adding thereto a new section to read as follows:

687B.315

Refusal to issue or renew, cancel, or charge or impose an increased premium or rate on a property insurance policy based on any dog of a specific breed or mixture of breeds prohibited.

- (a) An insurer shall not refuse to issue, cancel, refuse to renew or increase the premium for renewal of a policy of property insurance based solely on harboring or owning any dog of a specific breed or mixture of breeds.
- (b) This section does not prohibit an insurer from refusing to issue or renew or from canceling or imposing a reasonable increased premium or rate, based on sound underwriting and actuarial principles for a policy based on the designation of a dog of any breed or mixture of breeds as a dangerous or vicious dog pursuant to NRS 202.500.
- (c) An insurer may not ask or inquire about a specific breed of dog on the insured property, but may ask if they have been deemed a dangerous or vicious dog under NRS 202.500 before or after issuing a policy.

Section 2. This act becomes effective upon passage and approval.