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HOUSE BILL No. 1274

Proposed Changes to introduced printing by AM127401

DIGEST OF PROPOSED AMENDMENT

Insurance mandated gun free zone notices. Removes language that prohibits an insurer from taking certain actions based on the failure or refusal by an insured or prospective insured to post or display a gun free zone notice.

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

- 1 SECTION 1. IC 27-2-30 IS ADDED TO THE INDIANA CODE
- 2 AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE
- 3 JULY 1, 2026]:
- 4 **Chapter 30. Gun Free Zone Notice**
- 5 **Sec. 1. This chapter applies to a property and casualty**
- 6 **insurance policy that is issued, delivered, entered into, renewed, or**
- 7 **amended after June 30, 2026.**
- 8 **Sec. 2. As used in this chapter, "gun free zone notice" means**
- 9 **a written notice stating that firearms or ammunition are**
- 10 **prohibited or otherwise restricted.**
- 11 **Sec. 3. As used in this chapter, "insured" means an individual**
- 12 **who is entitled to coverage under a property and casualty**
- 13 **insurance policy.**
- 14 **Sec. 4. As used in this chapter, "insurer" means an insurance**
- 15 **company that issues or delivers a property and casualty insurance**
- 16 **policy.**
- 17 **Sec. 5. As used in this chapter, "property and casualty**
- 18 **insurance" means one (1) or more of the types of insurance**
- 19 **described in IC 27-1-5-1, Class 2 and Class 3.**

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 2 **insured to post or display a gun free zone notice.**

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 24 **described in IC 27-1-5-1, Class 2 and Class 3.**

25 **Sec. 6. An insurer may not require an insured or prospective**
 26 **insured to post or display a gun free zone notice.**

27 ~~**< Sec. 7. An insurer may not do any of the following based on the**~~
 28 ~~**failure or refusal by an insured or prospective insured to post or**~~
 29 ~~**display a gun free zone notice:>**~~

30 ~~**< (1) Cancel, refuse to issue, or refuse to renew a property and**~~
 31 ~~**casualty insurance policy.**~~

32 ~~**(2) Modify a premium or an economic incentive for a**~~
 33 ~~**property and casualty insurance policy.**~~

34 ~~**(3) Exclude, deny, or limit coverage under a property and**~~
 35 ~~**casualty insurance policy.**~~

36 ~~**(4) Modify the terms of a property and casualty insurance**~~
 37 ~~**policy in a manner that is adverse or unfavorable to an**~~
 38 ~~**insured or prospective insured.>**~~

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