

HOUSE BILL 2247  
By Curtiss

AN ACT to amend Tennessee Code Annotated, Title 56, Chapter 7,  
relative to denial of coverage for property insurance based  
upon breed of dog owned by potential insured.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 1, is amended by  
adding the following as a new, appropriately designated section:

**§ 56-7-127.**

(a) An insurer providing property insurance, liability insurance, or a combination  
of property and liability insurance, in the form of homeowners' or renters' insurance  
policies may not deny coverage to a potential insured based upon the breed or type of  
dog owned, kenneled, or otherwise domiciled on the property to be insured.

(b) An insurer may deny homeowners' or renters' insurance coverage to a  
potential insured if a specific dog owned, kenneled or otherwise domiciled on the  
property to be insured has been proven to have a history of violence. For purposes of  
this section, at least one (1) police report or report of local animal control authorities  
stating that a specific dog owned, kenneled or otherwise domiciled on the property to be  
insured has violently threatened, attacked or injured any person or any other animal may  
be considered proof of a history of violence by the insurer.

(c) This section does not prohibit an insurer from denying homeowners' or  
renters' property and liability coverage to an individual based upon other types of  
animals owned, kenneled or otherwise domiciled on the property to be insured.

SECTION 2. This act shall take effect upon becoming a law, the public welfare requiring  
it.