

JAN 23 2026

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## A BILL FOR AN ACT

RELATING TO PET ANIMALS.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1 SECTION 1. The legislature finds that pet ownership can  
2 complicate a pet owner's search for housing. Pet owners may  
3 encounter barriers when trying to buy or rent a home due to  
4 various factors, such as difficulties obtaining homeowners  
5 insurance and breed restrictions in insurance policies. The  
6 legislature recognizes that these housing difficulties can lead  
7 to some pet owners surrendering or rehoming their pet animals,  
8 which can have a detrimental impact on the owner and the pet  
9 animal and can strain the resources of animal rescue  
10 organizations. Barriers to housing access and discrimination  
11 against certain breeds of dogs also prevent would-be adopters  
12 from giving animals in need a loving home. A recent survey of  
13 households on Oahu found that thirty per cent of respondents  
14 were forced to surrender a pet in the past five years and that  
15 the lack of pet friendly housing was the number one reason cited  
16 for why the pet was surrendered.



1        Accordingly, the purpose of this Act is to provide  
2        protections for pet owners and pet animals by prohibiting  
3        insurers from refusing to issue or renew, canceling,  
4        restricting, otherwise terminating, or charging higher rates for  
5        a commercial general liability insurance policy, homeowners  
6        insurance policy, renters insurance policy, or dwelling fire  
7        policy based on the breed or appearance of any dog that is kept  
8        on the insured premises.

9        SECTION 2. Chapter 431, Hawaii Revised Statutes, is  
10       amended by adding a new part to article 10 to be appropriately  
11       designated and to read as follows:

12                    **"PART . MISCELLANEOUS PROVISIONS**

13        **S431:10-        Breed restrictions; prohibited.** (a) No  
14        insurer shall deny or refuse to accept an application for  
15        insurance, refuse to insure, refuse to renew, cancel, restrict,  
16        or otherwise terminate a commercial general liability insurance  
17        policy or charge a different rate for the same coverage, on the  
18        basis of the breed or appearance of any dog that is kept on the  
19        insured premises.

20        (b) Notwithstanding subsection (a), an insurer may refuse  
21        to insure, refuse to renew, cancel, restrict, or otherwise



- 1 terminate a commercial general liability insurance policy or
- 2 charge a different rate for the same coverage, if a dog being
- 3 kept on the insured premises has been declared a vicious or
- 4 dangerous dog by a county law enforcement agency."

5 SECTION 3. Chapter 431, Hawaii Revised Statutes, is  
6 amended by adding a new part to article 10E to be appropriately  
7 designated and to read as follows:

8 "PART . MISCELLANEOUS PROVISIONS

9       **§431:10E-       Breed restrictions; prohibited.**   (a)   No  
10      insurer shall deny or refuse to accept an application for  
11      insurance, refuse to insure, refuse to renew, cancel, restrict,  
12      or otherwise terminate a homeowners insurance policy, renters  
13      insurance policy, or dwelling fire policy, or charge a different  
14      rate for the same coverage, on the basis of the breed or  
15      appearance of any dog that is kept on the insured premises.

16 (b) Notwithstanding subsection (a), an insurer may refuse  
17 to insure, refuse to renew, cancel, restrict, or otherwise  
18 terminate a homeowners insurance policy, renters insurance  
19 policy, or dwelling fire policy, or charge a different rate for  
20 the same coverage, if a dog being kept on the insured premises



1 has been declared a vicious or dangerous dog by a county law  
2 enforcement agency."

3 SECTION 4. This Act shall take effect upon its approval  
4 and shall apply to all commercial general liability insurance  
5 policies, homeowners insurance policies, renters insurance  
6 policies, and dwelling fire policies offered, delivered, issued,  
7 or renewed on or after the effective date of this Act.

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INTRODUCED BY: 



# S.B. NO. 2423

**Report Title:**

Pet Animals; Commercial General Liability Insurance Policies; Homeowners Insurance Policies; Renters Insurance Policies; Dwelling Fire Policies; Breed Restrictions

**Description:**

Prohibits insurers from refusing to issue or renew, canceling, restricting, otherwise terminating, or charging higher rates for a commercial general liability insurance policy, homeowners insurance policy, renters insurance policy, or dwelling fire policy based on the breed of any dog that is kept on the insured premises.

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