THE SENATE
THIRTY-THIRD LEGISLATURE, 2026
STATE OF HAWAII

S.B. NO. 3013

JAN 23 2026

A BILL FOR AN ACT

RELATING TO PET ANIMALS.

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

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

Accordingly, the purpose of this Act is to provide protections for pet owners and pet animals by prohibiting 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 or appearance of any dog that is kept on the insured premises.

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

"**PART . MISCELLANEOUS PROVISIONS**

§431:10- Breed restrictions; prohibited. (a) No insurer shall deny or refuse to accept an application for insurance, refuse to insure, refuse to renew, cancel, restrict, or otherwise terminate a commercial general liability insurance policy or charge a different rate for the same coverage, on the basis of the breed or appearance of any dog that is kept on the insured premises.

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

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

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

"**PART . MISCELLANEOUS PROVISIONS**

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

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

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

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

INTRODUCED BY: _____

S.B. NO. 3017

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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