



2025-2026 General Assembly

# HOUSE BILL 737: Department of Insurance Omnibus Bill, Part X: Restrictions on Residential Leases Requiring Renters Insurance.

**Analysis of:** S.L. 2025-45, Part X

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**Prepared by:** Legislative Analysis  
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Part X of S.L. 2025-45 (House Bill 737) provides that the following provisions apply to any lease that requires a tenant to maintain insurance coverage for the leased premises:

- The tenant cannot be required to obtain the required coverage from a designated carrier or through a designated agent.
- The landlord may charge the tenant for the actual cost of obtaining the required coverage and an administrative fee not to exceed \$50 per year only if the tenant fails to provide, within three business days after the landlord's request, proof that the tenant has obtained that coverage.

This Part became effective July 1, 2025.

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