

P.L. 2024, CHAPTER 90, *approved November 18, 2024*
Senate, No. 1325

1 AN ACT concerning electronic delivery of portable electronics
2 insurance documents and amending P.L.2012, c.56.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6

7 1. Section 8 of P.L.2012, c.56 (C.17:22A-56) is amended to
8 read as follows:

9 8. Notwithstanding any other provision of law:

10 a. An insurer may terminate or otherwise change the terms and
11 conditions of a policy of portable electronics insurance only upon
12 providing the policyholder and enrolled consumers with at least 30
13 days' notice.

14 b. If the insurer changes the terms and conditions, then the
15 insurer shall provide the vendor policyholder with a revised policy
16 or endorsement and each enrolled consumer with a revised
17 certificate, endorsement, updated brochure, or other evidence
18 indicating a change in the terms and conditions has occurred and a
19 summary of material changes.

20 c. Notwithstanding subsection a. of this section, an insurer may
21 terminate an enrolled consumer's enrollment under a portable
22 electronics insurance policy upon 15 days' notice if the insurer
23 discovers fraud or material misrepresentation in obtaining coverage
24 or in the presentation of a claim thereunder.

25 d. Notwithstanding subsection a. of this section, an insurer may
26 immediately terminate an enrolled consumer's enrollment under a
27 portable electronics insurance policy:

28 (1) For nonpayment of premium;

29 (2) If the enrolled consumer ceases to have an active service
30 with the vendor for one or more portable electronics covered under
31 the policy, if applicable; or

32 (3) If an enrolled consumer exhausts the aggregate limit of
33 liability, if any, under the terms of the portable electronics
34 insurance policy and the insurer sends notice of termination to the
35 enrolled consumer within 30 calendar days after exhaustion of the
36 limit. However, if notice is not timely sent, enrollment shall
37 continue notwithstanding the aggregate limit of liability, until the
38 insurer sends notice of termination to the enrolled consumer.

39 e. If a policyholder terminates a portable electronics insurance
40 policy, the policyholder shall provide electronic mail notification or

EXPLANATION – Matter enclosed in bold-faced brackets **[thus]** in the above bill is
not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 shall mail or deliver written notice to each enrolled consumer
2 advising the enrolled consumer of the termination of the policy and
3 the effective date of termination. The written notice shall be sent by
4 electronic mail, mailed, or delivered to the enrolled consumer at
5 least 30 days prior to the termination.

6 f. Whenever notice or correspondence with respect to a policy
7 of portable electronics insurance is required pursuant to this section
8 or is otherwise required by law, it shall be in writing and sent
9 within the notice period, if any, specified within the statute or
10 regulation requiring the notice or correspondence. The notice or
11 correspondence shall be sent to the vendor at the vendor's mailing
12 address or electronic mail address specified for that purpose and to
13 its affected enrolled consumers' last known mailing addresses or
14 electronic mail addresses on file with the insurer. The insurer or
15 vendor, as the case may be, shall maintain proof of mailing in a
16 form authorized or accepted by the United States Postal Service or
17 other commercial mail delivery service or, if sent to an electronic
18 mail address, a copy of the electronic mail message.

19 g. Notice or correspondence required pursuant to this section or
20 otherwise required by law may be sent on behalf of an insurer or
21 vendor, as the case may be, by the supervising entity appointed by
22 the insurer.

23 h. An insurer shall cease delivering by electronic mail any
24 notice or other document and shall deliver the notice or other
25 document by any other delivery method authorized by law if:

26 (1) the insurer attempts to deliver by electronic mail a notice or
27 other document and has a reasonable basis to believe that the notice
28 or other document was not received by the enrolled customer or
29 vendor, as applicable; or

30 (2) the insurer becomes aware that the electronic mail address
31 provided by the enrolled customer or vendor, as applicable, is no
32 longer valid.

33 (cf: P.L.2012, c.56, s.8)

34

35 2. This act shall take effect on the 180 day next following the
36 date of enactment.

37

38

39

40

41 _____
42 Authorizes electronic delivery of documents relating to portable
electronics insurance.

CHAPTER 90

AN ACT concerning electronic delivery of portable electronics insurance documents and amending P.L.2012, c.56.

BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey:*

1. Section 8 of P.L.2012, c.56 (C.17:22A-56) is amended to read as follows:

C.17:22A-56 Rights, responsibilities of insurers.

8. Notwithstanding any other provision of law:

- a. An insurer may terminate or otherwise change the terms and conditions of a policy of portable electronics insurance only upon providing the policyholder and enrolled consumers with at least 30 days' notice.

- b. If the insurer changes the terms and conditions, then the insurer shall provide the vendor policyholder with a revised policy or endorsement and each enrolled consumer with a revised certificate, endorsement, updated brochure, or other evidence indicating a change in the terms and conditions has occurred and a summary of material changes.

- c. Notwithstanding subsection a. of this section, an insurer may terminate an enrolled consumer's enrollment under a portable electronics insurance policy upon 15 days' notice if the insurer discovers fraud or material misrepresentation in obtaining coverage or in the presentation of a claim thereunder.

- d. Notwithstanding subsection a. of this section, an insurer may immediately terminate an enrolled consumer's enrollment under a portable electronics insurance policy:

- (1) For nonpayment of premium;

- (2) If the enrolled consumer ceases to have an active service with the vendor for one or more portable electronics covered under the policy, if applicable; or

- (3) If an enrolled consumer exhausts the aggregate limit of liability, if any, under the terms of the portable electronics insurance policy and the insurer sends notice of termination to the enrolled consumer within 30 calendar days after exhaustion of the limit. However, if notice is not timely sent, enrollment shall continue notwithstanding the aggregate limit of liability, until the insurer sends notice of termination to the enrolled consumer.

- e. If a policyholder terminates a portable electronics insurance policy, the policyholder shall provide electronic mail notification or shall mail or deliver written notice to each enrolled consumer advising the enrolled consumer of the termination of the policy and the effective date of termination. The written notice shall be sent by electronic mail, mailed, or delivered to the enrolled consumer at least 30 days prior to the termination.

- f. Whenever notice or correspondence with respect to a policy of portable electronics insurance is required pursuant to this section or is otherwise required by law, it shall be in writing and sent within the notice period, if any, specified within the statute or regulation requiring the notice or correspondence. The notice or correspondence shall be sent to the vendor at the vendor's mailing address or electronic mail address specified for that purpose and to its affected enrolled consumers' last known mailing addresses or electronic mail addresses on file with the insurer. The insurer or vendor, as the case may be, shall maintain proof of mailing in a form authorized or accepted by the United States Postal Service or other commercial mail delivery service or, if sent to an electronic mail address, a copy of the electronic mail message.

- g. Notice or correspondence required pursuant to this section or otherwise required by law may be sent on behalf of an insurer or vendor, as the case may be, by the supervising entity appointed by the insurer.

h. An insurer shall cease delivering by electronic mail any notice or other document and shall deliver the notice or other document by any other delivery method authorized by law if:

(1) the insurer attempts to deliver by electronic mail a notice or other document and has a reasonable basis to believe that the notice or other document was not received by the enrolled customer or vendor, as applicable; or

(2) the insurer becomes aware that the electronic mail address provided by the enrolled customer or vendor, as applicable, is no longer valid.

2. This act shall take effect on the 180th day next following the date of enactment.

Approved November 18, 2024.

SENATE, No. 1325

STATE OF NEW JERSEY
221st LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2024 SESSION

Sponsored by:

Senator NELLIE POU

District 35 (Bergen and Passaic)

SYNOPSIS

Authorizes electronic delivery of documents relating to portable electronics insurance.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel.



1 AN ACT concerning electronic delivery of portable electronics
2 insurance documents and amending P.L.2012, c.56.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6

7 1. Section 8 of P.L.2012, c.56 (C.17:22A-56) is amended to
8 read as follows:

9 8. Notwithstanding any other provision of law:

10 a. An insurer may terminate or otherwise change the terms and
11 conditions of a policy of portable electronics insurance only upon
12 providing the policyholder and enrolled consumers with at least 30
13 days' notice.

14 b. If the insurer changes the terms and conditions, then the
15 insurer shall provide the vendor policyholder with a revised policy
16 or endorsement and each enrolled consumer with a revised
17 certificate, endorsement, updated brochure, or other evidence
18 indicating a change in the terms and conditions has occurred and a
19 summary of material changes.

20 c. Notwithstanding subsection a. of this section, an insurer may
21 terminate an enrolled consumer's enrollment under a portable
22 electronics insurance policy upon 15 days' notice if the insurer
23 discovers fraud or material misrepresentation in obtaining coverage
24 or in the presentation of a claim thereunder.

25 d. Notwithstanding subsection a. of this section, an insurer may
26 immediately terminate an enrolled consumer's enrollment under a
27 portable electronics insurance policy:

28 (1) For nonpayment of premium;

29 (2) If the enrolled consumer ceases to have an active service
30 with the vendor for one or more portable electronics covered under
31 the policy, if applicable; or

32 (3) If an enrolled consumer exhausts the aggregate limit of
33 liability, if any, under the terms of the portable electronics
34 insurance policy and the insurer sends notice of termination to the
35 enrolled consumer within 30 calendar days after exhaustion of the
36 limit. However, if notice is not timely sent, enrollment shall
37 continue notwithstanding the aggregate limit of liability, until the
38 insurer sends notice of termination to the enrolled consumer.

39 e. If a policyholder terminates a portable electronics insurance
40 policy, the policyholder shall provide electronic mail notification or
41 shall mail or deliver written notice to each enrolled consumer
42 advising the enrolled consumer of the termination of the policy and
43 the effective date of termination. The written notice shall be sent by
44 electronic mail, mailed, or delivered to the enrolled consumer at
45 least 30 days prior to the termination.

EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 f. Whenever notice or correspondence with respect to a policy
2 of portable electronics insurance is required pursuant to this section
3 or is otherwise required by law, it shall be in writing and sent
4 within the notice period, if any, specified within the statute or
5 regulation requiring the notice or correspondence. The notice or
6 correspondence shall be sent to the vendor at the vendor's mailing
7 address or electronic mail address specified for that purpose and to
8 its affected enrolled consumers' last known mailing addresses or
9 electronic mail addresses on file with the insurer. The insurer or
10 vendor, as the case may be, shall maintain proof of mailing in a
11 form authorized or accepted by the United States Postal Service or
12 other commercial mail delivery service or, if sent to an electronic
13 mail address, a copy of the electronic mail message.

14 g. Notice or correspondence required pursuant to this section or
15 otherwise required by law may be sent on behalf of an insurer or
16 vendor, as the case may be, by the supervising entity appointed by
17 the insurer.

18 h. An insurer shall cease delivering by electronic mail any
19 notice or other document and shall deliver the notice or other
20 document by any other delivery method authorized by law if:

21 (1) the insurer attempts to deliver by electronic mail a notice or
22 other document and has a reasonable basis to believe that the notice
23 or other document was not received by the enrolled customer or
24 vendor, as applicable; or

25 (2) the insurer becomes aware that the electronic mail address
26 provided by the enrolled customer or vendor, as applicable, is no
27 longer valid.

28 (cf: P.L.2012, c.56, s.8)

29

30 2. This act shall take effect on the 180 day next following the
31 date of enactment.

32

33

34

STATEMENT

35

36 This bill authorizes the delivery of notices and documents
37 relating to portable electronics insurance by electronic mail.
38 Pursuant to the bill, portable electronics insurers are required to
39 cease delivering by electronic mail any notice or other document
40 and deliver the notice or document by another delivery method if:

41 (1) the insurer attempts to deliver by electronic mail a notice or
42 other document and has a reasonable basis to believe that the notice
43 or other document was not received by the enrolled customer or
44 vendor, as applicable; or

45 (2) the insurer becomes aware that the electronic mail address
46 provided by the enrolled customer or vendor, as applicable, is no
47 longer valid.

S1325 POU

4

1 Under current law, “portable electronics insurance” means
2 insurance providing coverage for the repair or replacement of
3 portable electronics which may provide coverage for portable
4 electronics against any one or more of the following causes of loss:
5 loss; theft; inoperability due to mechanical failure; malfunction;
6 damage; or other similar causes of loss.

SENATE, No. 1325

STATE OF NEW JERSEY 221st LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2024 SESSION

Sponsored by:

Senator NELLIE POU

District 35 (Bergen and Passaic)

Senator M. TERESA RUIZ

District 29 (Essex and Hudson)

Assemblyman STERLEY S. STANLEY

District 18 (Middlesex)

Assemblyman BENJIE E. WIMBERLY

District 35 (Bergen and Passaic)

SYNOPSIS

Authorizes electronic delivery of documents relating to portable electronics insurance.

CURRENT VERSION OF TEXT

As reported by the Senate Commerce Committee with technical review.



(Sponsorship Updated As Of: 9/26/2024)

1 AN ACT concerning electronic delivery of portable electronics
2 insurance documents and amending P.L.2012, c.56.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6

7 1. Section 8 of P.L.2012, c.56 (C.17:22A-56) is amended to
8 read as follows:

9 8. Notwithstanding any other provision of law:

10 a. An insurer may terminate or otherwise change the terms and
11 conditions of a policy of portable electronics insurance only upon
12 providing the policyholder and enrolled consumers with at least 30
13 days' notice.

14 b. If the insurer changes the terms and conditions, then the
15 insurer shall provide the vendor policyholder with a revised policy
16 or endorsement and each enrolled consumer with a revised
17 certificate, endorsement, updated brochure, or other evidence
18 indicating a change in the terms and conditions has occurred and a
19 summary of material changes.

20 c. Notwithstanding subsection a. of this section, an insurer may
21 terminate an enrolled consumer's enrollment under a portable
22 electronics insurance policy upon 15 days' notice if the insurer
23 discovers fraud or material misrepresentation in obtaining coverage
24 or in the presentation of a claim thereunder.

25 d. Notwithstanding subsection a. of this section, an insurer may
26 immediately terminate an enrolled consumer's enrollment under a
27 portable electronics insurance policy:

28 (1) For nonpayment of premium;

29 (2) If the enrolled consumer ceases to have an active service
30 with the vendor for one or more portable electronics covered under
31 the policy, if applicable; or

32 (3) If an enrolled consumer exhausts the aggregate limit of
33 liability, if any, under the terms of the portable electronics
34 insurance policy and the insurer sends notice of termination to the
35 enrolled consumer within 30 calendar days after exhaustion of the
36 limit. However, if notice is not timely sent, enrollment shall
37 continue notwithstanding the aggregate limit of liability, until the
38 insurer sends notice of termination to the enrolled consumer.

39 e. If a policyholder terminates a portable electronics insurance
40 policy, the policyholder shall provide electronic mail notification or
41 shall mail or deliver written notice to each enrolled consumer
42 advising the enrolled consumer of the termination of the policy and
43 the effective date of termination. The written notice shall be sent by
44 electronic mail, mailed, or delivered to the enrolled consumer at
45 least 30 days prior to the termination.

EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 f. Whenever notice or correspondence with respect to a policy
2 of portable electronics insurance is required pursuant to this section
3 or is otherwise required by law, it shall be in writing and sent
4 within the notice period, if any, specified within the statute or
5 regulation requiring the notice or correspondence. The notice or
6 correspondence shall be sent to the vendor at the vendor's mailing
7 address or electronic mail address specified for that purpose and to
8 its affected enrolled consumers' last known mailing addresses or
9 electronic mail addresses on file with the insurer. The insurer or
10 vendor, as the case may be, shall maintain proof of mailing in a
11 form authorized or accepted by the United States Postal Service or
12 other commercial mail delivery service or, if sent to an electronic
13 mail address, a copy of the electronic mail message.

14 g. Notice or correspondence required pursuant to this section or
15 otherwise required by law may be sent on behalf of an insurer or
16 vendor, as the case may be, by the supervising entity appointed by
17 the insurer.

18 h. An insurer shall cease delivering by electronic mail any
19 notice or other document and shall deliver the notice or other
20 document by any other delivery method authorized by law if:

21 (1) the insurer attempts to deliver by electronic mail a notice or
22 other document and has a reasonable basis to believe that the notice
23 or other document was not received by the enrolled customer or
24 vendor, as applicable; or

25 (2) the insurer becomes aware that the electronic mail address
26 provided by the enrolled customer or vendor, as applicable, is no
27 longer valid.

28 (cf: P.L.2012, c.56, s.8)

29

30 2. This act shall take effect on the 180 day next following the
31 date of enactment.

ASSEMBLY REGULATED PROFESSIONS COMMITTEE

STATEMENT TO

SENATE, No. 1325

STATE OF NEW JERSEY

DATED: JUNE 24, 2024

The Assembly Regulated Professions Committee reports favorably Senate Bill No. 1325.

This bill authorizes the delivery of notices and documents relating to portable electronics insurance by electronic mail. Pursuant to the bill, portable electronics insurers are required to cease delivering by electronic mail any notice or other document and deliver the notice or document by another delivery method if:

(1) the insurer attempts to deliver by electronic mail a notice or other document and has a reasonable basis to believe that the notice or other document was not received by the enrolled customer or vendor, as applicable; or

(2) the insurer becomes aware that the electronic mail address provided by the enrolled customer or vendor, as applicable, is no longer valid.

Under current law, “portable electronics insurance” means insurance providing coverage for the repair or replacement of portable electronics which may provide coverage for portable electronics against any one or more of the following causes of loss: loss; theft; inoperability due to mechanical failure; malfunction; damage; or other similar causes of loss.

As reported by the committee, Senate Bill No. 1325 is identical to Assembly Bill No. 3890, which was also reported by the committee on this date.

SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 1325

STATE OF NEW JERSEY

DATED: FEBRUARY 5, 2024

The Senate Commerce Committee reports favorably Senate Bill No. 1325.

This bill authorizes the delivery of notices and documents relating to portable electronics insurance by electronic mail. Pursuant to the bill, portable electronics insurers are required to cease delivering by electronic mail any notice or other document and deliver the notice or document by another delivery method if:

(1) the insurer attempts to deliver by electronic mail a notice or other document and has a reasonable basis to believe that the notice or other document was not received by the enrolled customer or vendor, as applicable; or

(2) the insurer becomes aware that the electronic mail address provided by the enrolled customer or vendor, as applicable, is no longer valid.

Under current law, “portable electronics insurance” means insurance providing coverage for the repair or replacement of portable electronics which may provide coverage for portable electronics against any one or more of the following causes of loss: loss; theft; inoperability due to mechanical failure; malfunction; damage; or other similar causes of loss.

This bill was pre-filed for introduction in the 2024-2025 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

ASSEMBLY, No. 3890

STATE OF NEW JERSEY

221st LEGISLATURE

INTRODUCED FEBRUARY 27, 2024

Sponsored by:

Assemblyman STERLEY S. STANLEY

District 18 (Middlesex)

Assemblyman BENJIE E. WIMBERLY

District 35 (Bergen and Passaic)

SYNOPSIS

Authorizes electronic delivery of documents relating to portable electronics insurance.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 6/26/2024)

1 AN ACT concerning electronic delivery of portable electronics
2 insurance documents and amending P.L.2012, c.56.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6

7 1. Section 8 of P.L.2012, c.56 (C.17:22A-56) is amended to
8 read as follows:

9 8. Notwithstanding any other provision of law:

10 a. An insurer may terminate or otherwise change the terms and
11 conditions of a policy of portable electronics insurance only upon
12 providing the policyholder and enrolled consumers with at least 30
13 days' notice.

14 b. If the insurer changes the terms and conditions, then the
15 insurer shall provide the vendor policyholder with a revised policy
16 or endorsement and each enrolled consumer with a revised
17 certificate, endorsement, updated brochure, or other evidence
18 indicating a change in the terms and conditions has occurred and a
19 summary of material changes.

20 c. Notwithstanding subsection a. of this section, an insurer may
21 terminate an enrolled consumer's enrollment under a portable
22 electronics insurance policy upon 15 days' notice if the insurer
23 discovers fraud or material misrepresentation in obtaining coverage
24 or in the presentation of a claim thereunder.

25 d. Notwithstanding subsection a. of this section, an insurer may
26 immediately terminate an enrolled consumer's enrollment under a
27 portable electronics insurance policy:

28 (1) For nonpayment of premium;

29 (2) If the enrolled consumer ceases to have an active service
30 with the vendor for one or more portable electronics covered under
31 the policy, if applicable; or

32 (3) If an enrolled consumer exhausts the aggregate limit of
33 liability, if any, under the terms of the portable electronics
34 insurance policy and the insurer sends notice of termination to the
35 enrolled consumer within 30 calendar days after exhaustion of the
36 limit. However, if notice is not timely sent, enrollment shall
37 continue notwithstanding the aggregate limit of liability, until the
38 insurer sends notice of termination to the enrolled consumer.

39 e. If a policyholder terminates a portable electronics insurance
40 policy, the policyholder shall provide electronic mail notification or
41 shall mail or deliver written notice to each enrolled consumer
42 advising the enrolled consumer of the termination of the policy and
43 the effective date of termination. The written notice shall be sent by
44 electronic mail, mailed, or delivered to the enrolled consumer at
45 least 30 days prior to the termination.

EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 f. Whenever notice or correspondence with respect to a policy
2 of portable electronics insurance is required pursuant to this section
3 or is otherwise required by law, it shall be in writing and sent
4 within the notice period, if any, specified within the statute or
5 regulation requiring the notice or correspondence. The notice or
6 correspondence shall be sent to the vendor at the vendor's mailing
7 address or electronic mail address specified for that purpose and to
8 its affected enrolled consumers' last known mailing addresses or
9 electronic mail addresses on file with the insurer. The insurer or
10 vendor, as the case may be, shall maintain proof of mailing in a
11 form authorized or accepted by the United States Postal Service or
12 other commercial mail delivery service or, if sent to an electronic
13 mail address, a copy of the electronic mail message.

14 g. Notice or correspondence required pursuant to this section or
15 otherwise required by law may be sent on behalf of an insurer or
16 vendor, as the case may be, by the supervising entity appointed by
17 the insurer.

18 h. An insurer shall cease delivering by electronic mail any
19 notice or other document and shall deliver the notice or other
20 document by any other delivery method authorized by law if:

21 (1) the insurer attempts to deliver by electronic mail a notice or
22 other document and has a reasonable basis to believe that the notice
23 or other document was not received by the enrolled customer or
24 vendor, as applicable; or

25 (2) the insurer becomes aware that the electronic mail address
26 provided by the enrolled customer or vendor, as applicable, is no
27 longer valid.

28 (cf: P.L.2012, c.56, s.8)

29

30 2. This act shall take effect on the 180 day next following the
31 date of enactment.

32

33

34

STATEMENT

35

36 This bill authorizes the delivery of notices and documents
37 relating to portable electronics insurance by electronic mail.
38 Pursuant to the bill, portable electronics insurers are required to
39 cease delivering by electronic mail any notice or other document
40 and deliver the notice or document by another delivery method if:

41 (1) the insurer attempts to deliver by electronic mail a notice or
42 other document and has a reasonable basis to believe that the notice
43 or other document was not received by the enrolled customer or
44 vendor, as applicable; or

45 (2) the insurer becomes aware that the electronic mail address
46 provided by the enrolled customer or vendor, as applicable, is no
47 longer valid.

A3890 STANLEY, WIMBERLY

4

1 Under current law, “portable electronics insurance” means
2 insurance providing coverage for the repair or replacement of
3 portable electronics which may provide coverage for portable
4 electronics against any one or more of the following causes of loss:
5 loss; theft; inoperability due to mechanical failure; malfunction;
6 damage; or other similar causes of loss.

ASSEMBLY REGULATED PROFESSIONS COMMITTEE

STATEMENT TO

ASSEMBLY, No. 3890

STATE OF NEW JERSEY

DATED: JUNE 24, 2024

The Assembly Regulated Professions Committee reports favorably Assembly Bill No. 3890.

This bill authorizes the delivery of notices and documents relating to portable electronics insurance by electronic mail. Pursuant to the bill, portable electronics insurers are required to cease delivering by electronic mail any notice or other document and deliver the notice or document by another delivery method if:

(1) the insurer attempts to deliver by electronic mail a notice or other document and has a reasonable basis to believe that the notice or other document was not received by the enrolled customer or vendor, as applicable; or

(2) the insurer becomes aware that the electronic mail address provided by the enrolled customer or vendor, as applicable, is no longer valid.

Under current law, “portable electronics insurance” means insurance providing coverage for the repair or replacement of portable electronics which may provide coverage for portable electronics against any one or more of the following causes of loss: loss; theft; inoperability due to mechanical failure; malfunction; damage; or other similar causes of loss.

As reported by the committee, Assembly Bill No. 3890 is identical to Senate Bill No. S1325, which was also reported by the committee on this date.

Governor Murphy Takes Action on Legislation

11/18/2024

TRENTON – Today, Governor Murphy signed the following bills into law:

S-1325/A-3890 (Pou, Ruiz/Stanley, Wimberly) - Authorizes electronic delivery of documents relating to portable electronics insurance

S-2310/A-4151 (Moriarty, Turner/Danielsen, Quijano, McCoy) - Requires transparency concerning compensation with promotional opportunities and in employment listings

S-2652/A-3539 (Greenstein, McKnight/Park, Wimberly, Murphy) - Revises statutory terms pertaining to sexual exploitation or abuse of children

S-2962/A-4745 (Greenstein, McKnight/DeAngelo) - Requires contractor subject to prevailing wage law to provide orientation meeting to new employee on prevailing wage project

S-3201/A-2378 (Gopal, Greenstein/Spearman, Sauickie, DeAngelo) - Upgrades certain penalties for assaulting law enforcement officer and requires offender to be tested for communicable diseases in certain instances.

SJR-14/AJR-48 (Diegnan, Moriarty/Karabinchak, Atkins, Collazos-Gill) - Designates third Sunday of November of each year as “World Day of Remembrance for Road Traffic Victims” in NJ