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RWH/CL

P.L. 2019, CHAPTER 181, *approved July 19, 2019*
Senate, No. 2994

1 AN ACT concerning the regulation of guaranteed asset protection
2 waivers and amending P.L.2017, c.82.

3
4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6
7 1. Section 5 of P.L.2017, c.82 (C.17:16BB-5) is amended to
8 read as follows:

9 5. A GAP waiver agreement shall disclose, as applicable, in
10 writing and in clear, understandable language that is easy to read,
11 the following:

12 a. The name and address of the initial creditor and the
13 borrower at the time of sale, and the identity of any administrator if
14 different from the creditor.

15 b. The purchase price and the terms of the GAP waiver,
16 including without limitation, the requirements for protection,
17 conditions, or exclusions associated with the GAP waiver.

18 c. That the borrower may cancel the GAP waiver at any time.
19 If cancelled within **[a]** the free look period as specified in the
20 waiver, **[and will]** the borrower shall be entitled to a full refund of
21 the purchase price, so long as no benefits have been provided; or if
22 benefits have been provided, the borrower may receive a full or
23 partial refund pursuant to the terms of the waiver. If cancelled after
24 the free look period and no benefits have been provided, the
25 borrower shall receive a pro rata refund less a cancellation fee no
26 greater than \$50, in accordance with the terms of the waiver.

27 d. The procedure the borrower shall follow, if any, to obtain
28 GAP waiver benefits under the terms and conditions of the waiver,
29 including a telephone number and address where the borrower may
30 apply for waiver benefits.

31 e. **[Whether the GAP waiver is cancellable after the free look**
32 **period and the conditions under which it may be cancelled or**
33 **terminated, including the procedures for requesting any refund**
34 **due.] Deleted by amendment (P.L. , c. (C.) (pending before**
35 **the Legislature as this bill)**

36 f. **[That in order to receive any refund due in the event of a**
37 **borrower's cancellation of the GAP waiver agreement or early**
38 **termination of the finance agreement after the free look period of**
39 **the GAP waiver, the borrower, in accordance with terms of the**
40 **waiver, shall provide a written request to cancel to the creditor,**
41 **administrator or such other party, within 90 days of the occurrence**

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 of the event terminating the finance agreement. **】** The procedures for
2 cancelling the GAP waiver agreement and receiving any refund due
3 pursuant to section 6 of P.L.2017, c.82 (C.17:16BB-6).

4 g. The methodology for calculating any refund of the unearned
5 purchase price of the GAP waiver due in the event of cancellation
6 of the GAP waiver or early termination of the finance agreement.

7 h. That neither the extension of credit, the terms of the credit,
8 nor the terms of the related motor vehicle sale or lease, may be
9 conditioned upon the purchase of the GAP waiver.

10 (cf: P.L.2017, c.82, s.5)

11
12 2. Section 6 of P.L.2017, c.82 (C.17:16BB-6) is amended to
13 read as follows:

14 6. a. GAP waiver agreements **【may】** shall be cancellable **【or**
15 **non-cancellable after the free look period】**. A GAP waiver shall
16 provide that if a borrower cancels a waiver within the free look
17 period, the borrower will be entitled to a full refund of the purchase
18 price, so long as no benefits have been provided; or if benefits have
19 been provided, the borrower may receive a full or partial refund
20 pursuant to the terms of the waiver. In the event a borrower cancels
21 the waiver after the free look period and no benefits have been
22 provided, the borrower will be entitled to a pro rata refund of the
23 purchase price, less any cancellation fee no greater than \$50 in
24 accordance with the terms of the waiver.

25 b. In the event of a borrower's cancellation of the GAP waiver
26 or early termination of the finance agreement after the agreement
27 has been in effect beyond the free look period, the borrower **【may】**
28 shall be entitled to receive a pro rata refund of any unearned portion
29 of the purchase price of the waiver **【unless the waiver provides**
30 **otherwise】**. **【In order to receive a refund, the borrower, in**
31 **accordance with any applicable terms of the waiver,】** The creditor
32 shall provide 【a written request to the creditor】, or cause the
33 administrator or 【other party】 retail seller to provide, the borrower
34 any refund due pursuant to this section within 【90】 60 days of the
35 event terminating the finance agreement, without requiring the
36 borrower to request the refund, or within 60 days of the receipt of a
37 borrower's cancellation of the GAP waiver.

38 c. If the cancellation of a GAP waiver occurs as a result of a
39 default under the finance agreement or the repossession of the
40 motor vehicle associated with the finance agreement, or any other
41 termination of the finance agreement, any refund due may be paid
42 directly to the creditor or administrator and applied as set forth in
43 subsection d. of this section.

44 d. Any cancellation refund under subsection a., b. or c. of this
45 section may be applied by the creditor as a reduction of the amount
46 owed under the finance agreement, unless the borrower can show

1 that the finance agreement has been paid in full.
2 (cf: P.L.2017, c.82, s.6)

3
4 3. This act shall take effect on the 90th day next following
5 enactment.

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STATEMENT

9
10 This bill requires creditors to provide borrowers with a pro rata
11 refund of the purchase price following the termination or
12 cancellation of a guaranteed asset protection waiver.

13 Guaranteed asset protection waivers, or “GAP Waivers,” are
14 contractual agreements entered into directly between a borrower
15 and a finance company, and commonly used in the motor vehicle
16 industry. GAP waivers are classified as addenda to traditional
17 finance contracts, and are meant to protect borrowers from having
18 to make a large lump sum payment to the lender if their vehicles are
19 deemed a total loss and there is a gap between the amount of money
20 owed to the lender and the amount of money at which the insurance
21 company values the “totaled” vehicle.

22 Under current law, GAP waiver agreements may be cancellable
23 or non-cancellable after a free look period. This bill requires GAP
24 waivers to be cancellable. The bill provides that, in the event that a
25 borrower cancels the waiver after the free look period and no
26 benefits have been provided, the borrower is entitled to a pro rata
27 refund of the purchase price, less any cancellation fee no greater
28 than \$50 in accordance with the terms of the waiver. The bill also
29 requires any refund due to cancellation or early termination of a
30 waiver to be received within 60 days of the event terminating the
31 finance agreement, without requiring the borrower to request the
32 refund or within 60 days of the receipt of a borrower’s cancellation
33 of the GAP waiver.

34 The bill also changes the provisions of current law regarding
35 GAP waiver agreement disclosures to reflect the requirement that
36 GAP waivers must be cancellable, and that refunds must be
37 provided.

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41
42 Concerns refunds following terminations or cancellations of
43 guaranteed asset protection waivers.

SENATE, No. 2994

STATE OF NEW JERSEY 218th LEGISLATURE

INTRODUCED SEPTEMBER 27, 2018

Sponsored by:

Senator M. TERESA RUIZ

District 29 (Essex)

Assemblyman ROY FREIMAN

District 16 (Hunterdon, Mercer, Middlesex and Somerset)

Assemblyman JOHN F. MCKEON

District 27 (Essex and Morris)

Assemblyman GARY S. SCHAER

District 36 (Bergen and Passaic)

Co-Sponsored by:

Assemblyman Karabinchak

SYNOPSIS

Concerns refunds following terminations or cancellations of guaranteed asset protection waivers.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 6/21/2019)

1 AN ACT concerning the regulation of guaranteed asset protection
2 waivers and amending P.L.2017, c.82.

3

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

6

7 1. Section 5 of P.L.2017, c.82 (C.17:16BB-5) is amended to
8 read as follows:

9 5. A GAP waiver agreement shall disclose, as applicable, in
10 writing and in clear, understandable language that is easy to read,
11 the following:

12 a. The name and address of the initial creditor and the
13 borrower at the time of sale, and the identity of any administrator if
14 different from the creditor.

15 b. The purchase price and the terms of the GAP waiver,
16 including without limitation, the requirements for protection,
17 conditions, or exclusions associated with the GAP waiver.

18 c. That the borrower may cancel the GAP waiver at any time.
19 If cancelled within [a] the free look period as specified in the
20 waiver, [and will] the borrower shall be entitled to a full refund of
21 the purchase price, so long as no benefits have been provided; or if
22 benefits have been provided, the borrower may receive a full or
23 partial refund pursuant to the terms of the waiver. If cancelled after
24 the free look period and no benefits have been provided, the
25 borrower shall receive a pro rata refund less a cancellation fee no
26 greater than \$50, in accordance with the terms of the waiver.

27 d. The procedure the borrower shall follow, if any, to obtain
28 GAP waiver benefits under the terms and conditions of the waiver,
29 including a telephone number and address where the borrower may
30 apply for waiver benefits.

31 e. **[Whether the GAP waiver is cancellable after the free look**
32 **period and the conditions under which it may be cancelled or**
33 **terminated, including the procedures for requesting any refund**
34 **due.] Deleted by amendment (P.L. , c. (C.) (pending before**
35 **the Legislature as this bill)**

36 f. **[That in order to receive any refund due in the event of a**
37 **borrower's cancellation of the GAP waiver agreement or early**
38 **termination of the finance agreement after the free look period of**
39 **the GAP waiver, the borrower, in accordance with terms of the**
40 **waiver, shall provide a written request to cancel to the creditor,**
41 **administrator or such other party, within 90 days of the occurrence**
42 **of the event terminating the finance agreement.] The procedures for**
43 **cancelling the GAP waiver agreement and receiving any refund due**
44 **pursuant to section 6 of P.L.2017, c.82 (C.17:16BB-6).**

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 g. The methodology for calculating any refund of the unearned
2 purchase price of the GAP waiver due in the event of cancellation
3 of the GAP waiver or early termination of the finance agreement.

4 h. That neither the extension of credit, the terms of the credit,
5 nor the terms of the related motor vehicle sale or lease, may be
6 conditioned upon the purchase of the GAP waiver.
7 (cf: P.L.2017, c.82, s.5)

8
9 2. Section 6 of P.L.2017, c.82 (C.17:16BB-6) is amended to
10 read as follows:

11 6. a. GAP waiver agreements **【may】** shall be cancellable **【or**
12 **non-cancellable after the free look period】**. A GAP waiver shall
13 provide that if a borrower cancels a waiver within the free look
14 period, the borrower will be entitled to a full refund of the purchase
15 price, so long as no benefits have been provided; or if benefits have
16 been provided, the borrower may receive a full or partial refund
17 pursuant to the terms of the waiver. In the event a borrower cancels
18 the waiver after the free look period and no benefits have been
19 provided, the borrower will be entitled to a pro rata refund of the
20 purchase price, less any cancellation fee no greater than \$50 in
21 accordance with the terms of the waiver.

22 b. In the event of a borrower's cancellation of the GAP waiver
23 or early termination of the finance agreement after the agreement
24 has been in effect beyond the free look period, the borrower **【may】**
25 shall be entitled to receive a pro rata refund of any unearned portion
26 of the purchase price of the waiver 【unless the waiver provides
27 otherwise】. **【In order to receive a refund, the borrower, in**
28 **accordance with any applicable terms of the waiver,】** The creditor
29 shall provide 【a written request to the creditor】, or cause the
30 administrator or 【other party】 retail seller to provide, the borrower
31 any refund due pursuant to this section within 【90】 60 days of the
32 event terminating the finance agreement, without requiring the
33 borrower to request the refund, or within 60 days of the receipt of a
34 borrower's cancellation of the GAP waiver.

35 c. If the cancellation of a GAP waiver occurs as a result of a
36 default under the finance agreement or the repossession of the
37 motor vehicle associated with the finance agreement, or any other
38 termination of the finance agreement, any refund due may be paid
39 directly to the creditor or administrator and applied as set forth in
40 subsection d. of this section.

41 d. Any cancellation refund under subsection a., b. or c. of this
42 section may be applied by the creditor as a reduction of the amount
43 owed under the finance agreement, unless the borrower can show
44 that the finance agreement has been paid in full.

45 (cf: P.L.2017, c.82, s.6)

1 3. This act shall take effect on the 90th day next following
2 enactment.

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STATEMENT

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7 This bill requires creditors to provide borrowers with a pro rata
8 refund of the purchase price following the termination or
9 cancellation of a guaranteed asset protection waiver.

10 Guaranteed asset protection waivers, or “GAP Waivers,” are
11 contractual agreements entered into directly between a borrower
12 and a finance company, and commonly used in the motor vehicle
13 industry. GAP waivers are classified as addenda to traditional
14 finance contracts, and are meant to protect borrowers from having
15 to make a large lump sum payment to the lender if their vehicles are
16 deemed a total loss and there is a gap between the amount of money
17 owed to the lender and the amount of money at which the insurance
18 company values the “totaled” vehicle.

19 Under current law, GAP waiver agreements may be cancellable
20 or non-cancellable after a free look period. This bill requires GAP
21 waivers to be cancellable. The bill provides that, in the event that a
22 borrower cancels the waiver after the free look period and no
23 benefits have been provided, the borrower is entitled to a pro rata
24 refund of the purchase price, less any cancellation fee no greater
25 than \$50 in accordance with the terms of the waiver. The bill also
26 requires any refund due to cancellation or early termination of a
27 waiver to be received within 60 days of the event terminating the
28 finance agreement, without requiring the borrower to request the
29 refund or within 60 days of the receipt of a borrower’s cancellation
30 of the GAP waiver.

31 The bill also changes the provisions of current law regarding
32 GAP waiver agreement disclosures to reflect the requirement that
33 GAP waivers must be cancellable, and that refunds must be
34 provided.

SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 2994

STATE OF NEW JERSEY

DATED: DECEMBER 3, 2018

The Senate Commerce Committee reports favorably Senate Bill No. 2994.

This bill requires creditors to provide borrowers with a pro rata refund of the purchase price following the termination or cancellation of a guaranteed asset protection waiver.

Guaranteed asset protection waivers, or “GAP Waivers,” are contractual agreements entered into directly between a borrower and a finance company, and commonly used in the motor vehicle industry. GAP waivers are classified as addenda to traditional finance contracts, and are meant to protect borrowers from having to make a large lump sum payment to the lender if their vehicles are deemed a total loss and there is a gap between the amount of money owed to the lender and the amount of money at which the insurance company values the “totaled” vehicle.

Under current law, GAP waiver agreements may be cancellable or non-cancellable after a free look period. This bill requires GAP waivers to be cancellable. The bill provides that, in the event that a borrower cancels the waiver after the free look period and no benefits have been provided, the borrower is entitled to a pro rata refund of the purchase price, less any cancellation fee no greater than \$50 in accordance with the terms of the waiver. The bill also requires any refund due to cancellation or early termination of a waiver to be received within 60 days of the event terminating the finance agreement, without requiring the borrower to request the refund or within 60 days of the receipt of a borrower’s cancellation of the GAP waiver.

The bill also changes the provisions of current law regarding GAP waiver agreement disclosures to reflect the requirement that GAP waivers must be cancellable, and that refunds must be provided.

ASSEMBLY, No. 4987

STATE OF NEW JERSEY 218th LEGISLATURE

INTRODUCED FEBRUARY 7, 2019

Sponsored by:

Assemblyman ROY FREIMAN

District 16 (Hunterdon, Mercer, Middlesex and Somerset)

Assemblyman JOHN F. MCKEON

District 27 (Essex and Morris)

Assemblyman GARY S. SCHAER

District 36 (Bergen and Passaic)

Co-Sponsored by:

Assemblyman Karabinchak

SYNOPSIS

Concerns refunds following terminations or cancellations of guaranteed asset protection waivers.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 2/26/2019)

1 AN ACT concerning the regulation of guaranteed asset protection
2 waivers and amending P.L.2017, c.82.

3

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

6

7 1. Section 5 of P.L.2017, c.82 (C.17:16BB-5) is amended to
8 read as follows:

9 5. A GAP waiver agreement shall disclose, as applicable, in
10 writing and in clear, understandable language that is easy to read,
11 the following:

12 a. The name and address of the initial creditor and the
13 borrower at the time of sale, and the identity of any administrator if
14 different from the creditor.

15 b. The purchase price and the terms of the GAP waiver,
16 including without limitation, the requirements for protection,
17 conditions, or exclusions associated with the GAP waiver.

18 c. That the borrower may cancel the GAP waiver at any time.
19 If cancelled within [a] the free look period as specified in the
20 waiver, [and will] the borrower shall be entitled to a full refund of
21 the purchase price, so long as no benefits have been provided; or if
22 benefits have been provided, the borrower may receive a full or
23 partial refund pursuant to the terms of the waiver. If cancelled after
24 the free look period and no benefits have been provided, the
25 borrower shall receive a pro rata refund less a cancellation fee no
26 greater than \$50, in accordance with the terms of the waiver.

27 d. The procedure the borrower shall follow, if any, to obtain
28 GAP waiver benefits under the terms and conditions of the waiver,
29 including a telephone number and address where the borrower may
30 apply for waiver benefits.

31 e. **[Whether the GAP waiver is cancellable after the free look**
32 **period and the conditions under which it may be cancelled or**
33 **terminated, including the procedures for requesting any refund**
34 **due.] Deleted by amendment (P.L. , c. (C.) (pending before**
35 **the Legislature as this bill)**

36 f. **[That in order to receive any refund due in the event of a**
37 **borrower's cancellation of the GAP waiver agreement or early**
38 **termination of the finance agreement after the free look period of**
39 **the GAP waiver, the borrower, in accordance with terms of the**
40 **waiver, shall provide a written request to cancel to the creditor,**
41 **administrator or such other party, within 90 days of the occurrence**
42 **of the event terminating the finance agreement.] The procedures for**
43 **cancelling the GAP waiver agreement and receiving any refund due**
44 **pursuant to section 6 of P.L.2017, c.82 (C.17:16BB-6).**

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 g. The methodology for calculating any refund of the unearned
2 purchase price of the GAP waiver due in the event of cancellation
3 of the GAP waiver or early termination of the finance agreement.

4 h. That neither the extension of credit, the terms of the credit,
5 nor the terms of the related motor vehicle sale or lease, may be
6 conditioned upon the purchase of the GAP waiver.
7 (cf: P.L.2017, c.82, s.5)

8
9 2. Section 6 of P.L.2017, c.82 (C.17:16BB-6) is amended to
10 read as follows:

11 6. a. GAP waiver agreements **【may】 shall** be cancellable **【or**
12 **non-cancellable after the free look period】**. A GAP waiver shall
13 provide that if a borrower cancels a waiver within the free look
14 period, the borrower will be entitled to a full refund of the purchase
15 price, so long as no benefits have been provided; or if benefits have
16 been provided, the borrower may receive a full or partial refund
17 pursuant to the terms of the waiver. In the event a borrower cancels
18 the waiver after the free look period and no benefits have been
19 provided, the borrower will be entitled to a pro rata refund of the
20 purchase price, less any cancellation fee no greater than \$50 in
21 accordance with the terms of the waiver.

22 b. In the event of a borrower's cancellation of the GAP waiver
23 or early termination of the finance agreement after the agreement
24 has been in effect beyond the free look period, the borrower **【may】**
25 shall be entitled to receive a pro rata refund of any unearned portion
26 of the purchase price of the waiver 【unless the waiver provides
27 otherwise】. 【In order to receive a refund, the borrower, in
28 accordance with any applicable terms of the waiver,】 The creditor

29 shall provide 【a written request to the creditor】, or cause the
30 administrator or 【other party】 retail seller to provide, the borrower
31 any refund due pursuant to this section within 【90】 60 days of the
32 event terminating the finance agreement, without requiring the
33 borrower to request the refund, or within 60 days of the receipt of a
34 borrower's cancellation of the GAP waiver.

35 c. If the cancellation of a GAP waiver occurs as a result of a
36 default under the finance agreement or the repossession of the
37 motor vehicle associated with the finance agreement, or any other
38 termination of the finance agreement, any refund due may be paid
39 directly to the creditor or administrator and applied as set forth in
40 subsection d. of this section.

41 d. Any cancellation refund under subsection a., b. or c. of this
42 section may be applied by the creditor as a reduction of the amount
43 owed under the finance agreement, unless the borrower can show
44 that the finance agreement has been paid in full.

45 (cf: P.L.2017, c.82, s.6)

46
47 3. This act shall take effect on the 90th day next following
48 enactment.

STATEMENT

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This bill requires creditors to provide borrowers with a pro rata refund of the purchase price following the termination or cancellation of a guaranteed asset protection waiver.

Guaranteed asset protection waivers, or “GAP Waivers,” are contractual agreements entered into directly between a borrower and a finance company, and commonly used in the motor vehicle industry. GAP waivers are classified as addenda to traditional finance contracts, and are meant to protect borrowers from having to make a large lump sum payment to the lender if their vehicles are deemed a total loss and there is a gap between the amount of money owed to the lender and the amount of money at which the insurance company values the “totaled” vehicle.

Under current law, GAP waiver agreements may be cancellable or non-cancellable after a free look period. This bill requires GAP waivers to be cancellable. The bill provides that, in the event that a borrower cancels the waiver after the free look period and no benefits have been provided, the borrower is entitled to a pro rata refund of the purchase price, less any cancellation fee no greater than \$50 in accordance with the terms of the waiver. The bill also requires any refund due to cancellation or early termination of a waiver to be received within 60 days of the event terminating the finance agreement, without requiring the borrower to request the refund or within 60 days of the receipt of a borrower’s cancellation of the GAP waiver.

The bill also changes the provisions of current law regarding GAP waiver agreement disclosures to reflect the requirement that GAP waivers must be cancellable, and that refunds must be provided.

ASSEMBLY FINANCIAL INSTITUTIONS AND INSURANCE
COMMITTEE

STATEMENT TO

ASSEMBLY, No. 4987

STATE OF NEW JERSEY

DATED: MARCH 18, 2019

The Assembly Financial Institutions and Insurance Committee reports favorably Assembly Bill No. 4987.

This bill requires creditors to provide borrowers with a pro rata refund of the purchase price following the termination or cancellation of a guaranteed asset protection waiver.

Guaranteed asset protection waivers, or “GAP Waivers,” are contractual agreements entered into directly between a borrower and a finance company, and commonly used in the motor vehicle industry. GAP waivers are classified as addenda to traditional finance contracts, and are meant to protect borrowers from having to make a large lump sum payment to the lender if their vehicles are deemed a total loss and there is a gap between the amount of money owed to the lender and the amount of money at which the insurance company values the “totaled” vehicle.

Under current law, GAP waiver agreements may be cancellable or non-cancellable after a free look period. This bill requires GAP waivers to be cancellable at any time. The bill provides that, in the event that a borrower cancels the waiver after the free look period and no benefits have been provided, the borrower is entitled to a pro rata refund of the purchase price, less any cancellation fee no greater than \$50 in accordance with the terms of the waiver. The bill also requires any refund due to cancellation or early termination of a waiver to be received within 60 days of the event terminating the finance agreement, without requiring the borrower to request the refund or within 60 days of the receipt of a borrower’s cancellation of the GAP waiver.

The bill also changes the provisions of current law regarding GAP waiver agreement disclosures to reflect the requirement that GAP waivers must be cancellable, and that refunds must be provided.

Governor Murphy Takes Action on Legislation

07/19/2019

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

AJR26 (Downey, Houghtaling, Quijano, Mosquera, Vainieri Huttle, Benson, Jasey, McKnight/Pou, Codey) - Designates September of each year as "Youth Suicide Prevention Awareness Month" in New Jersey.

AJR87 (Murphy, Mosquera, Pinkin/Singleton, Addiego) - Designates January 11 of each year as "Alice Paul Day" in New Jersey.

A769 (Caputo, Giblin, Vainieri Huttle/A.R. Bucco, Ruiz) - Requires school districts to incorporate age-appropriate sexual abuse and assault awareness and prevention education in grades preschool through 12 as part of New Jersey Student Learning Standards in Comprehensive Health and Physical Education.

A1048 (Houghtaling, Downey, Mukherji, Holley/Turner, Stack) - Requires property tax bills to contain eligibility information on State tax relief programs.

A1190 (Jones, Giblin, Mukherji/Beach, Cruz-Perez) - Concerns appointment of person to control funeral and disposition of human remains.

A1369 (Kennedy, DeAngelo, Vainieri Huttle, Benson, Quijano/Greenstein, Addiego) - Allows for cancellation of certain service contracts without paying early termination fee if customer becomes deceased prior to end of service contract.

A1428 (McKnight, Chaparro, Chiaravalloti, Vainieri Huttle/Ruiz, Cunningham) - Requires Department of Education to develop guidelines for school districts concerning child trafficking awareness and prevention.

A3766 (Armato, Houghtaling, Murphy, Jones/Corrado) - Requires public officer or employee to forfeit pension upon conviction for corruption of public resources, sexual contact, lewdness, or sexual assault when offense involves or touches upon public office or employment.

A5162 (Speight, Reynolds-Jackson/Beach) - Permits county board of chosen freeholders to increase membership of county board of elections.

A5456 (Armato, Kennedy, Speight/Greenstein, Bateman) - Authorizes NJ Infrastructure Bank to expend certain sums to make loans for environmental infrastructure projects for FY2020.

A5457 (Danielsen, Swain, Milam/Codey) - Appropriates funds to DEP for environmental infrastructure projects for FY2020.

A5462 (Milam, Speight, Murphy/Smith) - Modifies powers and duties of New Jersey Infrastructure Bank.

S692 (Ruiz, Sarlo/Jasey, Caputo, Holley) - Prohibits the DOE from regulating maximum salary amount school district may pay its superintendent of schools and codifies standards for contract review.

S756 (Diegnan, Turner/Calabrese, Sumter, Pinkin) - Updates notice of elections requirements to include information for voter to obtain polling place locations.

S858 (Turner, Diegnan/Jasey, Caputo) - Requires teachers of health and physical education in grades kindergarten through six in public schools to possess appropriate endorsement to instructional certificate.

S954 (Vitale, Singleton, Madden/Conaway, Moriarty, Sumter, McKnight, Mukherji, Downey) - Enters New Jersey in enhanced multistate Nurse Licensure Compact.

S1373 (Andrzejczak/Land, Milam) - Expands option of governmental home health care agency to partner with non-governmental providers to deliver health care services.

S1707 (Oroho, Bateman, Andrzejczak/Space, Wirths) - Exempts governmental entities acquiring lands for open space located in a deed-authorized common interest community from paying community fees if, at time of acquisition, community has never been formed or has been dissolved or discontinued.

S1761 (Weinberg, Singleton/Pintor Marin, Lampitt, Pinkin, Munoz, McKeon) - Expands the Address Confidentiality Program to include victims of sexual assault and stalking; and reproductive health service patients and providers.

S1799 (A.R. Bucco/A.M. Bucco, Murphy, Caputo) - Increases membership of fire safety commission in DCA.

S2472 (Singleton, Murphy/Conaway, Timberlake) - Requires certain real estate licensees to complete courses of study concerning fair housing and housing discrimination.

S2489 (Cruz-Perez, Turner/Mosquera, Jones, Holley, McKnight, Downey) - Requires board of education to post information about child abuse hotline in each school.

S2575 (Diegnan, Greenstein/Karabinchak, Reynolds-Jackson) - Establishes task force to examine and make recommendations regarding implementation of "Anti-Bullying Bill of Rights Act."

S2944 (Ruiz, Cunningham/Pintor Marin, McKnight, Chiaravalloti) - Permits certain council members to appoint up to four fulltime equivalent aides; allows these aide positions to be divided into part-time positions.

S2994 (Ruiz/Freiman, McKeon, Schaer) – Concerns refunds following terminations or cancellations of guaranteed asset protection waivers.

S3043 (Madden, Oroho/Mosquera, Pintor Marin) - Clarifies that family day care providers or other persons who are subjects of criminal history record back checks have access to disqualifying information.

S3452 (Ruiz, Pou/Lopez, Holley, Schaer) - Requires certain consumer reporting agencies to make consumer reports available to consumers in Spanish and certain other languages.

S3899 (Ruiz/Burzichelli) - Allows TPAF retiree to be employed, without TPAF reenrollment, by school district as certificated superintendent or administrator for more than two years when in best interests of school district.