

HOUSE BILL No. 1274

DIGEST OF INTRODUCED BILL

Citations Affected: IC 27-2-30.

Synopsis: Insurance mandated gun free zone notices. Provides that an insurer may not require an insured or prospective insured to post or display a gun free zone notice. Prohibits an insurer from taking certain actions based on the failure or refusal by an insured or prospective insured to post or display a gun free zone notice. Specifies limitations.

Effective: July 1, 2026.

Commons, Bascom, Greene, Ireland

January 6, 2026, read first time and referred to Committee on Insurance.



Introduced

Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

HOUSE BILL No. 1274

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 27-2-30 IS ADDED TO THE INDIANA CODE AS
2 A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2026]:

4 **Chapter 30. Gun Free Zone Notice**

5 **Sec. 1. This chapter applies to a property and casualty insurance**
6 **policy that is issued, delivered, entered into, renewed, or amended**
7 **after June 30, 2026.**

8 **Sec. 2. As used in this chapter, "gun free zone notice" means a**
9 **written notice stating that firearms or ammunition are prohibited**
10 **or otherwise restricted.**

11 **Sec. 3. As used in this chapter, "insured" means an individual**
12 **who is entitled to coverage under a property and casualty**
13 **insurance policy.**

14 **Sec. 4. As used in this chapter, "insurer" means an insurance**
15 **company that issues or delivers a property and casualty insurance**
16 **policy.**

17 **Sec. 5. As used in this chapter, "property and casualty**

2026

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1 **insurance" means one (1) or more of the types of insurance**
2 **described in IC 27-1-5-1, Class 2 and Class 3.**

3 **Sec. 6. An insurer may not require an insured or prospective**
4 **insured to post or display a gun free zone notice.**

5 **Sec. 7. An insurer may not do any of the following based on the**
6 **failure or refusal by an insured or prospective insured to post or**
7 **display a gun free zone notice:**

8 **(1) Cancel, refuse to issue, or refuse to renew a property and**
9 **casualty insurance policy.**

10 **(2) Modify a premium or an economic incentive for a**
11 **property and casualty insurance policy.**

12 **(3) Exclude, deny, or limit coverage under a property and**
13 **casualty insurance policy.**

14 **(4) Modify the terms of a property and casualty insurance**
15 **policy in a manner that is adverse or unfavorable to an**
16 **insured or prospective insured.**

