

# SENATE BILL No. 162

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## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 32-31-13.

**Synopsis:** Deceptive rental housing practices. Prohibits a landlord from: (1) selling or offering to sell insurance to a tenant; (2) including or offering to include insurance in a rental agreement; or (3) bundling or offering to bundle insurance with a rental agreement. Permits a tenant to bring a civil action for a violation, and specifies that a violation is a deceptive act actionable by the attorney general.

**Effective:** July 1, 2025.

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January 8, 2025, read first time and referred to Committee on Insurance and Financial Institutions.

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First Regular Session of the 124th General Assembly (2025)

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 2024 Regular Session of the General Assembly.

# SENATE BILL No. 162



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

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

1 SECTION 1. IC 32-31-13 IS ADDED TO THE INDIANA CODE  
2 AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE  
3 JULY 1, 2025]:  
4 **Chapter 13. Sale of Insurance by Landlord Prohibited**  
5 **Sec. 1. This chapter applies to a contract entered into or**  
6 **renewed after June 30, 2025.**  
7 **Sec. 2. The definitions in IC 32-31-3 apply throughout this**  
8 **chapter.**  
9 **Sec. 3. A landlord may not do any of the following:**  
10 (1) Sell or offer to sell insurance to a tenant.  
11 (2) Include or offer to include insurance in a rental  
12 agreement.  
13 (3) Bundle or offer to bundle insurance with a rental  
14 agreement.  
15 **Sec. 4. A tenant may bring a civil action against a landlord who**  
16 **violates section 3 of this chapter. A tenant who prevails in an action**  
17 **under this section is entitled to:**



1           **(1) compensatory damages; or**  
2           **(2) liquidated damages of one thousand dollars (\$1,000);**  
3           **and court costs and reasonable attorney's fees.**  
4           **Sec. 5. A violation of section 3 of this chapter is a deceptive act**  
5           **actionable by the attorney general under IC 24-5-0.5. Any remedy**  
6           **obtained by the attorney general for the deceptive act is in addition**  
7           **to damages awarded to a tenant under section 4 of this chapter, if**  
8           **applicable.**

