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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO MILITARY AFFAIRS AND DEFENSE -- EMERGENCY MANAGEMENT

Introduced By: Senators Paolino, Thompson, Appollonio, Famiglietti, Patalano, Dimitri,
and Gu

Date Introduced: January 23, 2026

Referred To: Senate Commerce

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 30-15-3 of the General Laws in Chapter 30-15 entitled "Emergency
2 Management" is hereby amended to read as follows:

3 **30-15-3. Definitions.**

4 As used in this chapter:

5 (1) "Bioterrorism" means the intentional use of any microorganism, virus, infectious
6 substance or biological product that may be engineered as a result of biotechnology or any naturally
7 occurring or bioengineered component of any such microorganism, virus, infectious substance, or
8 biological product, to cause death, disease, or other biological malfunction in a human, an animal,
9 a plant or other living organism;

10 (2) "Director" means the director of the Rhode Island emergency management agency;

11 ~~(2)~~(3) "Disaster" means occurrence or imminent threat of widespread or severe damage,
12 injury, or loss of life or property resulting from any natural or man-made cause, including, but not
13 limited to:

14 (i) Fire;

15 (ii) Flood;

16 (iii) Earthquake;

17 (iv) Wind, storm, wave action, oil spill, or other water contamination requiring emergency
18 action to avert danger or damage;

19 (v) Volcanic activity;

- 1 (vi) Epidemic;
2 (vii) Air contamination;
3 (viii) Blight;
4 (ix) Drought;
5 (x) Infestation;
6 (xi) Explosion;
7 (xii) Riots;
8 (xiii) Hostile military or paramilitary action;
9 (xiv) Endangerment of the health, safety, or resources of the people of the state;
10 (xv) Acts of bioterrorism;
11 ~~(3)~~(4) "Political subdivision" means any city or town in Rhode Island; and
12 ~~(4)~~(5) "Unorganized militia" means all able-bodied persons between the ages of sixteen
13 (16) and fifty (50) years.

14 SECTION 2. Chapter 30-15 of the General Laws entitled "Emergency Management" is
15 hereby amended by adding thereto the following section:

16 **30-15-5.1. Flood insurance.**

17 The director and the commerce commission shall develop and implement a plan to assist
18 businesses in obtaining flood insurance through the National Flood Insurance program.

19 SECTION 3. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
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RELATING TO MILITARY AFFAIRS AND DEFENSE -- EMERGENCY MANAGEMENT

- 1 This act would require the director of the Rhode Island emergency management agency
2 and the Rhode Island commerce commission to develop and implement a plan to assist businesses
3 in obtaining flood insurance through the National Flood Insurance program.
4 This act would take effect upon passage.

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