

A684 • New Jersey

Requires insurers that sell flood insurance to provide certain policyholders with certain information.

In Committee

Risk: High

Comprehensive

Last Action (Jan 13, 2026): Introduced, Referred to Assembly Financial Institutions and Insurance Committee

Summary

This bill prohibits the use of facial recognition systems without consent, with specific exemptions for law enforcement and public safety.

Business Impact

If you operate a business using facial recognition in New Jersey, you must obtain express written consent from individuals or face criminal penalties.

Key Provisions

- Prohibits use of facial recognition systems without express written consent.
- Exempts law enforcement agencies using the technology for investigations.
- Allows governmental and private entities to use the technology for public safety with restrictions.
- Requires discarded data within 90 days and prohibits sharing except by court order.
- Establishes penalties for violations as a crime of the fourth degree.
- Allows civil action for individuals improperly subjected to facial recognition.

Compliance Checklist

- Obtain express written consent from individuals before using facial recognition. | Who: All entities using facial recognition systems. | Penalty: Criminal charges for violations.
- Ensure data collected is discarded within 90 days. | Who: Governmental and private entities using facial recognition. | Penalty: Criminal charges for violations.

Industries Affected

Finance

Topics

Facial Recognition

Bill Sponsors

Name	Party	Role
McGuckin, Gregory P.		Primary
Kanitra, Paul		Primary

Related Bills

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- A4411 (NJ)

Official Source

<https://www.njleg.state.nj.us/bill-search/2026/A684>

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