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State of Minnesota

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HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. 3154

02/03/2022 Authored by Agbaje, Gomez and Reyer
The bill was read for the first time and referred to the Committee on Commerce Finance and Policy
03/24/2022 Adoption of Report: Placed on the General Register as Amended
Read for the Second Time

1.1 A bill for an act
1.2 relating to insurance; requiring residential renter's insurance to provide coverage
1.3 for the rented property; amending Minnesota Statutes 2020, section 65A.44,
1.4 subdivision 1; proposing coding for new law in Minnesota Statutes, chapter 65A.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2020, section 65A.44, subdivision 1, is amended to read:

1.7 Subdivision 1. **Application.** The definitions in this section apply to ~~this section and~~
1.8 ~~section 65A.45~~ sections 65A.44 to 65A.46.

1.9 Sec. 2. **[65A.46] PROHIBITION ON EXCLUSION OF COVERAGE FOR**
1.10 **PROPERTY DAMAGE.**

1.11 Residential renter's insurance policies issued in Minnesota must include third-party
1.12 liability coverage for damage to the rented or occupied property.

1.13 **EFFECTIVE DATE.** This section is effective August 1, 2022, and applies to policies
1.14 issued on or after that date.