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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-THIRD SESSION

H. F. No. **2315**

03/01/2023 Authored by Koegel, Curran, Tabke and Nash  
The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A bill for an act  
1.2 relating to insurance; modifying certain coverage limitations; amending Minnesota  
1.3 Statutes 2022, section 65A.10, subdivision 1.

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

1.5 Section 1. Minnesota Statutes 2022, section 65A.10, subdivision 1, is amended to read:

1.6 Subdivision 1. **Buildings.** Nothing contained in sections 65A.08 and 65A.09 shall be  
1.7 construed to preclude insurance against the cost, in excess of actual cash value at the time  
1.8 any loss or damage occurs, of actually repairing, rebuilding or replacing the insured property.  
1.9 Subject to any applicable policy limits, where an insurer offers replacement cost insurance:  
1.10 (i) the insurance must cover the cost of replacing, rebuilding, or repairing any loss or damaged  
1.11 property in accordance with the minimum code as required by state or local authorities; and  
1.12 (ii) the insurance coverage may not be conditioned on replacing or rebuilding the damaged  
1.13 property at its original location on the owner's property if the structure must be relocated  
1.14 because of zoning or land use regulations of state or local government. In the case of a  
1.15 partial loss, unless more extensive coverage is otherwise specified in the policy, this coverage  
1.16 applies only to the damaged portion of the property, which includes any incidental or  
1.17 consequential repairs or replacement to nondamaged portions of the property that may be  
1.18 necessary in order to satisfy the minimum code requirements.