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State of Minnesota

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

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 coverage for
1.12 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.