

SENATE
STATE OF MINNESOTA
NINETY-FIRST SESSION

S.F. No. 1005

(SENATE AUTHORS: LATZ)

DATE
02/07/2019

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OFFICIAL STATUS
Introduction and first reading
Referred to Commerce and Consumer Protection Finance and Policy

- 1.1 A bill for an act
- 1.2 relating to insurance; requiring underinsured and uninsured motorist coverage for
- 1.3 motorcycles; amending Minnesota Statutes 2018, section 65B.48, subdivision 5.
- 1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:
- 1.5 Section 1. Minnesota Statutes 2018, section 65B.48, subdivision 5, is amended to read:
- 1.6 Subd. 5. **Motorcycle coverage.** (a) Every owner of a motorcycle registered or required
- 1.7 to be registered in this state or operated in this state by the owner or with the owner's
- 1.8 permission shall provide and maintain security for the payment of tort liabilities arising out
- 1.9 of the maintenance or use of the motorcycle in this state. Security may be provided by a
- 1.10 contract of liability insurance complying with section 65B.49, subdivision 3, or by qualifying
- 1.11 as a self insurer in the manner provided in subdivision 3.
- 1.12 (b) At the time an application for motorcycle insurance without personal injury protection
- 1.13 coverage is completed, there must be attached to the application a separate form containing
- 1.14 a written notice in at least 10-point bold type, if printed, or in capital letters, if typewritten
- 1.15 that states:
- 1.16 "Under Minnesota law, a policy of motorcycle coverage issued in the State of Minnesota
- 1.17 must provide liability coverage only, and there is no requirement that the policy provide
- 1.18 personal injury protection (PIP) coverage in the case of injury sustained by the insured.
- 1.19 No PIP coverage provided by an automobile insurance policy you may have in force
- 1.20 will extend to provide coverage in the event of a motorcycle accident."
- 1.21 (c) Every owner of a motorcycle registered or required to be registered in this state or
- 1.22 operated in this state by the owner or with the owner's permission shall provide and maintain

- 2.1 uninsured and underinsured motorist coverage. Uninsured and underinsured motorist coverage
- 2.2 may be provided by a contract of insurance complying with section 65B.49, subdivision
- 2.3 3a, or by qualifying as a self-insurer in the manner provided under subdivision 3.