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State of Minnesota  
HOUSE OF REPRESENTATIVES

EIGHTY-NINTH SESSION

H. F. No. 2242

04/17/2015 Authored by Loeffler, Kahn, Moran, Fischer, Allen and others  
The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

1.1 A bill for an act  
1.2 relating to insurance; requiring that motorcycle owners obtain medical payments  
1.3 insurance coverage for insured owners or riders; proposing coding for new law  
1.4 in Minnesota Statutes, chapter 65B.

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

1.6 Section 1. [65B.85] MEDICAL PAYMENTS COVERAGE FOR  
1.7 MOTORCYCLES.

1.8 Subdivision 1. Medical payments coverage; offer by insurers permitted;  
1.9 motorcycles. Property and casualty companies doing business in this state may offer  
1.10 medical payments coverage to an owner of a motorcycle for bodily injuries to the owner  
1.11 or other permitted users resulting from riding the motorcycle or otherwise using the  
1.12 motorcycle for purposes appropriate to motorcycle ownership.

1.13 Subd. 2. Medical payments coverage; purchase required of motorcycle owners.  
1.14 A motorcycle owner who resides in this state and who owns a motorcycle licensed in this  
1.15 state shall obtain and maintain medical payments insurance coverage under this section  
1.16 for the owner and other users permitted by the owner.

1.17 Subd. 3. Details of coverage; nature and amount of coverage. (a) Medical  
1.18 payments coverage required under this section is limited to payment of reasonable and  
1.19 necessary expenses incurred for medical services, including chiropractic services, and  
1.20 funeral and burial services resulting from bodily injury or death of an insured under this  
1.21 section.

1.22 (b) An owner of a motorcycle licensed in this state must obtain and maintain medical  
1.23 payments coverage for the motorcycle in the amount of \$25,000 per accident.

2.1 (c) Medical payments coverage required under this section must provide a death  
2.2 benefit of up to \$5,000 in the event of death from bodily injury of an insured family  
2.3 member under the medical payments coverage.

2.4 (d) Medical payments coverage required under this section is limited to total claims  
2.5 payments of \$25,000 per policy period, regardless of the number of injured parties or the  
2.6 cost of the parties' medical care resulting from the accident.

2.7 (e) Coverage required under this section does not include death from injuries caused  
2.8 by suicide, caused intentionally by a family member, sustained while committing a felony,  
2.9 or sustained while seeking to avoid lawful apprehension or arrest by a law enforcement  
2.10 official.

2.11 (f) Coverage required under this section does not include liability insurance, which  
2.12 is required of motorcycle owners under section 65B.48, subdivision 5. A motorcycle  
2.13 owner must have both liability insurance and the medical payments coverage required  
2.14 under this subdivision.

2.15 Subd. 4. **Guaranteed availability of coverage.** If an owner of a motorcycle cannot  
2.16 obtain the medical payments coverage required under this section through ordinary  
2.17 methods, the owner of the motorcycle shall apply for and obtain the medical payments  
2.18 coverage through the Minnesota Automobile Insurance Plan under sections 65B.01  
2.19 to 65B.12.

2.20 **EFFECTIVE DATE.** This section is effective August 1, 2015, and applies to  
2.21 motorcycles owned in this state on or after that date.