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# State of Minnesota

## HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. **3154**

02/03/2022

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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.