## CHAPTER 581-S.F.No.376

An act relating to automobile or motor vehicle insurance; providing for certain supplemental coverages; amending Minnesota Statutes 1969, Section 72A.1494 and Section 72A.149, Subdivision 8.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1969, Section 72A.1494, is amended to read:

72A.1494 INSURANCE; MOTOR VEHICLES; SUPPLEMEN-TAL COVERAGE. Such supplemental insurance coverages shall as a minimum include:

(a) Accidental death benefits of at least \$10,000 payable upon the loss of life of the named insured which shall result directly from and independently of all other causes from bodily injury, other than sickness or disease or death resulting therefrom, caused by accident sustained by the named insured while occupying an automobile, or entering or alighting therefrom, or through being struck by a motor vehicle while a pedestrian, if death occurs within 90 days of the accident;

(b) Indemnity of at least \$60 per week for a period of at least 52 consecutive weeks during such period of time as the named insured is prevented from performing the usual duties of his regular occupation, by reason of injuries and disability accidently sustained and arising while occupying an automobile, or entering, or alighting therefrom, or through being struck by a motor vehicle while a pedestrian. If the injured named insured is a housewife or is a person not gainfully employed at the time of the accident, the supplemental insurance coverage may provide that the indemnity per week and the number of weeks of indemnity may either or both be reduced 50 percent;

(c) Indemnity to the named insured and to any other insured, irrespective of legal liability, for medical expenses in an aggregate amount of at least \$2,000 for each such injured person, incurred within two years from the date of the accident by reason of bodily injuries arising out of the use of the automobile described in the policy, provided that no person shall be entitled to receive in the aggregate an amount exceeding his actual medical expenses.

(d) Beginning January 1, 1972, underinsured motorist coverage, whereby subject to the terms and conditions of such coverage the insurance company agrees to pay its own insured for such uncompensated damages as he may recover on account of an automobile accident because the judgment recovered against the owner of the

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other vehicle exceeds the policy limits thereon, to the extent of the policy limits on the vehicle of the party recovering or such smaller limits as he may select less the amount paid by the liability insurer of the party recovered against. His insurance company shall be subrogated to any amounts it so pays, and upon payment shall have an assignment of the judgment against the other party to the extent of the money it pays.

Sec. 2. Minnesota Statutes 1969, Section 72A.149, Subdivision 8, is amended to read:

Subd. 8. Until January 1, 1970, the insured may reject in writing any coverage required by subdivision 3 to be offered to him. Beginning January 1, 1972, any company issuing a policy to an insured for the first time or for the first time after such date effects the renewal of a policy previously issued shall include the higher limits of coverage provided for in section 3, unless the insured chooses in writing such lower limits as are provided for in said section 3; thereafter the policy if renewed shall be with the limits of the previous policy unless the insured shall in writing request different limits within the limits provided for in said section 3.

Approved May 27, 1971.

## CHAPTER 582-S.F.No.606

An act relating to corrections; temporary parole; amending Minnesota Statutes 1969, Section 243.14.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1969, Section 243.14, is amended to read:

243.14 CORRECTIONS; TEMPORARY PAROLE. The state adult corrections commission is hereby authorized and empowered to grant to any prisoner in the state prison, state reformatory, or Minnesota correctional institution for women, a correctional institution under the control of the commissioner of corrections, a temporary parole, under guard, not exceeding three five days, to any point within the state, upon payment of the expenses of such prisoner and guard.

Approved May 27, 1971.

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