Approved June 4, 1975.

## **CHAPTER 322—S.F.No.917**

An act relating to waters and watercraft safety; modifying the hours of operation of a watercraft towing a person; authorizing counties to expend moneys received from watercraft license fees for watercraft and swimming safety instructions; removing operator's permit exception for certain nonresidents; amending Minnesota Statutes 1974, Sections 361.041, Subdivision 2; 361.09, Subdivision 2; and 361.27, Subdivision 1.

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

Section 1. Minnesota Statutes 1974, Section 361.041, Subdivision 2. is amended to read:

- Subd. 2. WATERS AND WATERCRAFT SAFETY; OPERATOR'S PERMIT. Except as provided in this subdivision, no person 13 years of age or over but less than 18 years of age may operate a motorboat powered by a motor over 24 horsepower without possessing a valid watercraft operator's permit from Minnesota or from the operator's state of residence, unless there is a person 18 years of age or over in the motorboat. The operator's permit required by this subdivision is not required of a non-resident who operates a motorboat for less than 31 consecutive days in a calendar year. The commissioner shall establish an educational course and a testing program for watercraft operators and for persons 13 years of age or over but less than 18 years of age required to take the watercraft safety course. The commissioner shall issue a watercraft operator's permit to a person 13 years of age or over but less than 18 years of age who successfully completes the educational program and the written test which the commissioner shall prescribe.
- Sec. 2. Minnesota Statutes 1974, Section 361.09, Subdivision 2, is amended to read:
- Subd. 2. No person shall be towed, or shall operate a watercraft towing a person on water skis, aqua-plane, surfboard, saucer or other device on any waters of this state at any time from one hour and a half after sunset to sunrise of the day following.
- Sec. 3. Minnesota Statutes 1974, Section 361.27, Subdivision 1, is amended to read:
- 361.27 BOAT AND WATER SAFETY ACCOUNT; FINES AND FORFEITED BAIL MONEY. Subdivision 1. All license fees received under sections 361.01 to 361.28 shall be deposited in the state treasury and credited to the general fund for the purpose of boat and water

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safety. Not exceeding 75 percent of such moneys may be paid to such counties and in such amount as the commissioner may determine and be used to defray the expenses of enforcement of the provisions of sections 361.01 to 361.28 and the expenses of a county sponsored or administered watercraft and swimming safety instructional program.

Sec. 4. This act is effective the day following its final enactment.

Approved June 4, 1975.

## **CHAPTER 323—S.F.No.963**

## [Coded in Part]

An act relating to insurance; prohibiting offsets in certain contracts for disability benefits received or receivable under the federal Social Security Act; the Railroad Retirement Act, any Veteran's Disability Compensation and Survivor Benefits Act, Worker's Compensation or any similar federal or state law; amending Minnesota Statutes 1974, Chapter 62A, by adding a section; Sections 62B.06, Subdivision 2; 62C.14, by adding a subdivision; 62D.12, by adding a subdivision; and 64A.31, by adding a subdivision.

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

Section 1. Minnesota Statutes 1974, Chapter 62A, is amended by adding a section to read:

- [62A.18] INSURANCE; PROHIBITION AGAINST DISABILITY OFFSETS. No individual or group policy of accident and health insurance issued, amended, renewed, or delivered in this state on or after January 1, 1976 shall contain any provision offsetting, or in any other manner reducing, any benefit under the policy by the amount of, or in proportion to, any increase in disability benefits received or receivable under the federal Social Security Act, the Railroad Retirement Act, any Veteran's Disability Compensation and Survivor Benefits Act, Worker's Compensation, or any similar federal or state law, as amended subsequent to the date of commencement of such benefit.
- Sec. 2. Minnesota Statutes 1974, Section 62B.06, Subdivision 2, is amended to read:
- Subd. 2. Each individual policy or group certificate of credit life insurance, or credit accident and health insurance shall, in addition to other requirements of law, set forth the name and home office address of the insurer, the name or names of the debtor or in the case of a certificate under a group policy, the identity by name or otherwise of the debtor, the rate or amount of payment, if any, by the debtor separately for credit life insurance and credit accident and health insurance, a description of the amount, term and coverage including any exceptions,

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