

Sec. 39. **REPEALER.**

Minnesota Statutes 1986, section 583.24, subdivision 3, is repealed.

Sec. 40. **EFFECTIVE DATES.**

Except as otherwise provided in this section, this act takes effect July 1, 1987.

Section 1 is effective the day after final enactment and applies to all judgments entered on or after that date.

Sections 2 to 8, 10 to 32, and 34 apply to mediation

Sections 9, 33, 35, and 36 take effect the day after final enactment.

Approved May 28, 1987

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**CHAPTER 293—S.F.No. 80**

*An act relating to insurance; providing flexibility in the amount of coverages other than for the dwelling under a homeowner's policy; proposing coding for new law in Minnesota Statutes, chapter 65A.*

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

Section 1. **[65A.295] HOMEOWNER'S INSURANCE COVERAGE.**

(a) Every insurer writing homeowner's insurance in this state shall make available at least one form of homeowner's policy for each level of peril coverage offered by the insurer in which the insured has the option to specify the dollar amount of coverage provided for structures other than the dwelling and for personal property. The premium must be reduced to reflect the reduced risk of lesser coverage.

(b) A written notice must be provided to all applicants for homeowner's insurance at the time of application informing them of the options provided in paragraph (a).

(c) Coverage for structures other than the dwelling is the coverage provided under "Coverage B, Other Structures" in the standard homeowner's policy. Coverage for personal property is the coverage provided under "Coverage C, Personal Property" in the standard homeowner's package policy.

(d) "Level of peril" refers to basic, broad, and all risk levels of coverage.

Sec. 2. **EFFECTIVE DATE.**

Changes or additions are indicated by underline, deletions by ~~strikeout~~.

Section 1 is effective January 1, 1988.

Approved May 28, 1987

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CHAPTER 294—S.F.No. 184

*An act relating to utilities; trade practices; restricting use and connection of automatic dialing-announcing devices to telephone lines; proposing coding for new law in Minnesota Statutes, chapter 325E.*

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

Section 1. **[325E.26] DEFINITIONS.**

Subdivision 1. SCOPE. The terms used in sections 1 to 5 have the meanings given them in this section.

Subd. 2. AUTOMATIC DIALING-ANNOUNCING DEVICE. "Automatic dialing-announcing device" means a device that selects and dials telephone numbers and that, working alone or in conjunction with other equipment, disseminates a prerecorded or synthesized voice message to the telephone number called.

Subd. 3. CALLER. "Caller" means a person, corporation, firm, partnership, association, or legal or commercial entity who attempts to contact, or who contacts, a subscriber in this state by using a telephone or a telephone line.

Subd. 4. COMMERCIAL TELEPHONE SOLICITATION. "Commercial telephone solicitation" means any unsolicited call to a residential subscriber when the person initiating the call has not had a prior business or personal relationship with the subscriber, and when the purpose of the call is to solicit the purchase or the consideration of purchase of goods or services by the subscriber. Commercial telephone solicitation does not include calls initiated by organizations listed in section 290.21, subdivision 3, clauses (a) to (e).

Subd. 5. SUBSCRIBER. "Subscriber" means a person who has subscribed to telephone service from a telephone company or the other persons living or residing with the subscribing person.

Sec. 2. **[325E.27] USE OF PRERECORDED OR SYNTHESIZED VOICE MESSAGES.**

A caller shall not use or connect to a telephone line an automatic dialing-announcing device unless: (1) the subscriber has knowingly or voluntarily requested, consented to, permitted, or authorized receipt of the message; or (2) the message is immediately preceded by a live operator who obtains the subscriber's consent before the message is delivered. This section and section 5 do not apply to (1) messages from school districts to students, parents or employees, (2) messages to

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