

**Sec. 3. EFFECTIVE DATE.**

Section 1 is effective August 1, 1991. Section 2 is effective August 1, 1991, and applies to crimes committed on or after that date.

Presented to the governor May 24, 1991

Signed by the governor May 28, 1991, 9:52 a.m.

---

**CHAPTER 244—S.F.No. 1128**

*An act relating to insurance; providing for replacement cost insurance coverage for personal property; prohibiting insurers from requiring more than one residential renter's insurance policy be written to cover a single household; amending Minnesota Statutes 1990, section 65A.10; proposing coding for new law in Minnesota Statutes, chapter 65A.*

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

Section 1. Minnesota Statutes 1990, section 65A.10, is amended to read:

**65A.10 LIMITATION.**

Subdivision 1. BUILDINGS. Nothing contained in sections 65A.08 and 65A.09 shall be construed to preclude insurance against the cost, in excess of actual cash value at the time any loss or damage occurs, of actually repairing, rebuilding or replacing the insured property. Subject to any applicable policy limits, where an insurer offers replacement cost insurance, the insurance must cover the cost of replacing, rebuilding, or repairing any loss or damaged property in accordance with the minimum code as required by state or local authorities. In the case of a partial loss, unless more extensive coverage is otherwise specified in the policy, this coverage applies only to the damaged portion of the property.

Subd. 2. PERSONAL PROPERTY. Subject to applicable policy limits, replacement cost insurance coverage for personal property must cover the cost of replacing or repairing any loss or damaged property. In the case of a partial loss, unless more extensive coverage is otherwise specified in the policy, this coverage applies only to the damaged portion of the property. If a homeowner's policy does not provide replacement cost coverage for personal property, the declarations page of the policy shall so indicate by containing the term "nonreplacement cost".

**Sec. 2. [65A.44] DEFINITIONS.**

Subdivision 1. APPLICATION. The definitions in this section apply to this section and section 3.

New language is indicated by underline, deletions by ~~strikeout~~.

Subd. 2. INSURER. "Insurer" means an insurer licensed to write insurance and writing residential renter's insurance in this state.

Subd. 3. RESIDENTIAL RENTER'S INSURANCE POLICY. "Residential renter's insurance policy" means insurance coverage normally written by the insurer as a standard residential renter's package policy.

**Sec. 3. [65A.45] RESIDENTIAL RENTER'S INSURANCE POLICY.**

No insurer shall refuse to issue a single residential renter's insurance policy for the purpose of providing coverage to up to four individuals residing in the same household, if all of the individuals are named insureds on the policy and meet the insurer's normal underwriting requirements.

Presented to the governor May 24, 1991

Signed by the governor May 28, 1991, 9:54 a.m.

---

**CHAPTER 245—H.F.No. 326**

*An act relating to elections; providing for time off to vote in state primaries and the presidential primary; amending Minnesota Statutes 1990, section 204C.04.*

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

Section 1. Minnesota Statutes 1990, section 204C.04, is amended to read:

**204C.04 EMPLOYEES; TIME OFF TO VOTE.**

Subdivision 1. RIGHT TO BE ABSENT. Every employee who is eligible to vote ~~at a state general in an election or at an election to fill a vacancy in the office of United States senator or United States representative~~ has the right to be absent from work for the purpose of voting during the morning of ~~election the day of that election~~, without penalty or deduction from salary or wages because of the absence. An employer or other person may not directly or indirectly refuse, abridge, or interfere with this right or any other election right of an employee.

Subd. 2. ELECTIONS COVERED. For purposes of this section, "election" means a regularly scheduled state primary or general election, an election to fill a vacancy in the office of United States senator or United States representative, or a presidential primary as described in section 207A.01 unless it is conducted by mail.

Subd. 3. PENALTY. A person who violates this section is guilty of a misdemeanor, and the county attorney shall prosecute the violation.

New language is indicated by underline, deletions by ~~strikeout~~.