

CHAPTER 239—S.F.No. 1922

An act relating to insurance; regulating underwriting of homeowner's insurance; amending Minnesota Statutes 2002, section 65A.30.

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

Section 1. Minnesota Statutes 2002, section 65A.30, is amended to read:

65A.30 DAY CARE SERVICES; COVERAGE.

Subdivision 1. NO COVERAGE. There shall be no coverage under a day care provider's homeowner's insurance for losses or damages arising out of the operation of day care services unless:

- (1) specifically covered in a policy; or
- (2) covered by a rider for business coverage attached to a policy.

For purposes of this section, "day care" means "family day care" and "group family day care" as defined in Minnesota Rules, part 9502.0315. "Day care" does not include care provided by an individual who is related, as defined in Minnesota Rules, part 9502.0315, to the person being cared for or care provided by an unrelated individual to persons from a single family of persons related to each other.

Subd. 2. PROHIBITED UNDERWRITING PRACTICES. No insurer shall refuse to renew, or decline to offer or write, homeowner's insurance coverage solely because the property to be covered houses day care services for five or fewer children.

Sec. 2. EFFECTIVE DATE.

Section 1 is effective January 1, 2005, and applies to coverage applied for, issued, or renewed on or after that date.

Presented to the governor May 15, 2004

Signed by the governor May 19, 2004, 2:15 p.m.

CHAPTER 240—H.F.No. 1838

An act relating to traffic regulations; authorizing motor carrier of passengers to operate articulated bus up to 61 feet in length without a permit; amending Minnesota Statutes 2002, section 169.81, by adding a subdivision.

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

Section 1. Minnesota Statutes 2002, section 169.81, is amended by adding a subdivision to read:

New language is indicated by underline, deletions by strikeout.