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State of Minnesota

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HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. 895

02/08/2021 Authored by Youakim, Stephenson, Long and Elkins  
The bill was read for the first time and referred to the Committee on Commerce Finance and Policy  
02/10/2022 Adoption of Report: Placed on the General Register as Amended  
Read for the Second Time

1.1 A bill for an act  
1.2 relating to insurance; requiring underinsured and uninsured motorist coverage for  
1.3 motorcycles; amending Minnesota Statutes 2020, section 65B.48, subdivision 5.

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

1.5 Section 1. Minnesota Statutes 2020, section 65B.48, subdivision 5, is amended to read:

1.6 Subd. 5. **Motorcycle coverage.** (a) Every owner of a motorcycle registered or required  
1.7 to be registered in this state or operated in this state by the owner or with the owner's  
1.8 permission shall provide and maintain security for the payment of tort liabilities arising out  
1.9 of the maintenance or use of the motorcycle in this state. Security may be provided by a  
1.10 contract of liability insurance complying with section 65B.49, subdivision 3, or by qualifying  
1.11 as a self insurer in the manner provided in subdivision 3.

1.12 (b) At the time an application for motorcycle insurance without personal injury protection  
1.13 coverage is completed, there must be attached to the application a separate form containing  
1.14 a written notice in at least 10-point bold type, if printed, or in capital letters, if typewritten  
1.15 that states:

1.16 "Under Minnesota law, a policy of motorcycle coverage issued in the State of Minnesota  
1.17 must provide liability coverage only, and there is no requirement that the policy provide  
1.18 personal injury protection (PIP) coverage in the case of injury sustained by the insured.  
1.19 No PIP coverage provided by an automobile insurance policy you may have in force  
1.20 will extend to provide coverage in the event of a motorcycle accident."

1.21 (c) An owner of a motorcycle that is registered or required to be registered in Minnesota,  
1.22 or that is operated in Minnesota by the owner or with the owner's permission, must provide

2.1 and maintain uninsured and underinsured motorist coverage. Uninsured and underinsured  
2.2 motorist coverage may be provided by an insurance contract that complies with section  
2.3 65B.49, subdivision 3a, or by qualifying as a self-insurer in the manner provided under  
2.4 subdivision 3.

2.5 **EFFECTIVE DATE.** This section is effective August 1, 2022, and applies to insurance  
2.6 policies and contracts issued, sold, or renewed on or after that date.