

SENATE
STATE OF MINNESOTA
NINETY-SECOND SESSION

S.F. No. 4312

(SENATE AUTHORS: DZIEDZIC and Port)

DATE	D-PG	OFFICIAL STATUS
03/28/2022	5653	Introduction and first reading Referred to Commerce and Consumer Protection Finance and Policy

1.1A bill for an act

1.2relating to insurance; requiring residential renter's insurance to provide coverage

1.3for the rented property; amending Minnesota Statutes 2020, section 65A.44,

1.4subdivision 1; proposing coding for new law in Minnesota Statutes, chapter 65A.

1.5BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6Section 1. Minnesota Statutes 2020, section 65A.44, subdivision 1, is amended to read:

1.7Subdivision 1. **Application.** The definitions in this section apply to ~~this section and~~

1.8~~section 65A.45~~ sections 65A.44 to 65A.46.

1.9Sec. 2. [65A.46] PROHIBITION ON EXCLUSION OF COVERAGE FOR

1.10PROPERTY DAMAGE.

1.11Residential renter's insurance policies issued in Minnesota must include coverage for

1.12damage to the rented or occupied property.

1.13EFFECTIVE DATE. This section is effective August 1, 2022, and applies to policies

1.14issued on or after that date.