

**SENATE
STATE OF MINNESOTA
NINETY-SECOND SESSION**

S.F. No. 4312

(SENATE AUTHORS: DZIEDZIC and Port)

DATE
03/28/2022

D-PG
5653

Introduction and first reading

OFFICIAL STATUS

Referred to Commerce and Consumer Protection Finance and Policy

1.1 A bill for an act
1.2 relating to insurance; requiring residential renter's insurance to provide coverage
1.3 for the rented property; amending Minnesota Statutes 2020, section 65A.44,
1.4 subdivision 1; proposing coding for new law in Minnesota Statutes, chapter 65A.

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

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

1.7 Subdivision 1. **Application.** The definitions in this section apply to ~~this section and~~
1.8 ~~section 65A.45~~ sections 65A.44 to 65A.46.

1.9 Sec. 2. **[65A.46] PROHIBITION ON EXCLUSION OF COVERAGE FOR**
1.10 **PROPERTY DAMAGE.**

1.11 Residential renter's insurance policies issued in Minnesota must include coverage for
1.12 damage to the rented or occupied property.

1.13 **EFFECTIVE DATE.** This section is effective August 1, 2022, and applies to policies
1.14 issued on or after that date.