

67A.31 INSURABLE PROPERTY.

Subdivision 1. **Insurable property in rural areas.** Farmers mutual fire insurance companies may insure dwellings and their contents, farm buildings and their contents, livestock, farm machinery, automobiles, country store buildings and the household goods therein, threshing machines, farm produce anywhere on the premises, churches and their contents, school houses and their contents, society and town halls and their contents, country blacksmith shops and country garages and their contents, country locker plants and their contents, parsonages and their contents and the barns and contents used in connection therewith, creameries, cheese factories and their equipment and contents and respective operators' dwelling houses and contents and barns and contents used in connection therewith.

Subd. 2. **Insurable property in cities.** They may also insure churches and dwellings, together with the usual outbuildings and the usual contents of those dwellings and churches and outbuildings, in any city except a city of the first class, or a city of the second class only with approval granted by the commissioner.

Subd. 3. **County poor farm.** They may also insure any county poor farm together with contents and such personal property as is used in connection therewith, and which real property, contents and personal property are situated in the county wherein these farmers mutual fire insurance companies are operating; provided, when at a duly called special or annual meeting of the policyholders it shall be duly decided by them by a majority vote to do so.

Subd. 4. **County fair buildings.** Any such company is hereby authorized to insure county fair buildings whether the same are situated either within or without the limits of a duly incorporated city.

Subd. 5. **What may not be insured; property outside designated territory.** No farmers mutual fire insurance company shall insure any property except that specifically authorized under this section nor any such property outside of the state of Minnesota, except personal property temporarily outside of the authorized territory.

Subd. 6. **What may not be insured; exceptions.** Otherwise than as herein provided, no such company shall insure any property within the limits of any city except that located upon lands actually used for farming or gardening purposes.

History: 1967 c 395 art 8 s 31; 1973 c 123 art 5 s 7; 1975 c 15 s 21; 2008 c 344 s 46