65A.285 SURCHARGE PROHIBITION.

Subdivision 1. **Surcharge prohibition.** An insurer may not impose a surcharge on homeowners insurance solely as a result of a consumer inquiry.

Subd. 2. **Definitions.** For purposes of this section:

(1) "consumer inquiry" means a telephone call or other communication made to an insurer that does not result in a paid claim and that is in regard to the general terms or conditions of or coverage offered under an insurance policy. The term includes a question concerning the process for filing a claim and whether a policy will cover a loss; and

(2) "surcharge" means an increase in premium for a policy, including the removal of a claim-free discount.

History: *2014 c 198 art 4 s 7*