

1.1 ..... moves to amend H.F. No. 476 as follows:

1.2 Delete everything after the enacting clause and insert:

1.3 "Section 1. **[60A.0812] PERSONAL BOAT INSURANCE POLICY EXCLUSIONS.**

1.4 Subdivision 1. **Definitions.** (a) For purposes of this section, the following terms have  
1.5 the meanings given to them.

1.6 (b) "Insured" means an insured under a personal boat insurance policy including the  
1.7 named insured and the following persons not identified by name as an insured while residing  
1.8 in the same household with the named insured including:

1.9 (1) a spouse;

1.10 (2) other relative of a named insured residing in the same household; or

1.11 (3) a minor in the custody of a named insured or of a relative residing in the same  
1.12 household with a named insured.

1.13 A person resides in the same household with the named insured if that person's home is  
1.14 usually in the same family unit, even though temporarily living elsewhere.

1.15 (c) "Permitted exclusion" means an exclusion in a personal boat insurance policy that  
1.16 is permitted by law. A permitted exclusion requiring disclosure is a permitted exclusion.

1.17 (d) "Permitted exclusion requiring disclosure" means an exclusion of, or limitation on,  
1.18 liability for damages for bodily injury in a personal boat insurance policy solely because  
1.19 the injured person is an insured under the personal boat insurance policy as defined in this  
1.20 subdivision.

1.21 (e) "Personal boat insurance policy" means an insurance policy that provides insurance  
1.22 coverage to an insured for one or more specific boats or other personal watercraft listed in  
1.23 the declarations page of the policy.

2.1 Subd. 2. **Disclosure required.** An insurer shall, at policy issuance for new policies or  
2.2 with a renewal notice provided within one year of the effective date of this section for  
2.3 existing policies, provide a written or electronic notice to a policyholder of a personal boat  
2.4 insurance policy that contains a permitted exclusion requiring disclosure. An insurer may  
2.5 use language in this notice that is appropriate for the policy but is substantially similar to  
2.6 the following language, which satisfies the notice requirement of this subdivision: "This  
2.7 policy does not provide liability protection or reduces liability protection for bodily injury  
2.8 to an insured caused by an insured." A permitted exclusion requiring disclosure in a policy  
2.9 subject to this section is against public policy and is void unless the notice is provided as  
2.10 required by this subdivision.

2.11 Subd. 3. **Permitted exclusions.** A personal boat insurance policy may contain a permitted  
2.12 exclusion.

2.13 Subd. 4. **No endorsement required.** No endorsement, rider, or contract amendment is  
2.14 required for the definitions in this section to be effective.

2.15 **EFFECTIVE DATE.** This section is effective 180 days following final enactment and  
2.16 applies to policies in effect on or after that date.

2.17 Sec. 2. **FAMILY PROTECTION ACT.**

2.18 Section 1 may be cited as the "Family Protection Act.""