

Subject Homeowner's insurance policies; exclusion

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Overview

This bill prohibits homeowner's insurance policies from excluding coverage for damage done to property from a peace officer's use of chemical irritants, smoke screens, or distraction devices, when the damage occurs while the peace officer is executing a search warrant or apprehending a criminal.

Summary

Section	Description
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1	Scope.
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Adds cross-reference.

Effective date. This section is effective January 1, 2027.

2	[65A.304] Damage by peace officers.
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Subd. 1. Definitions. Defines "just compensation," and "peace officer."

Subd. 2. Exclusion prohibited. (a) Prohibits homeowner's insurance from excluding from coverage circumstances where a homeowner is owed just compensation due to a peace officer's use of chemical irritants, smoke screens, or distraction devices.

(b) Clarifies that this section does not affect a local government's duty to pay just compensation.

(c) Clarifies that nothing in this section prohibits an insurer from requiring a homeowner to subrogate their interest in the just compensation to the insurer.

Effective date. This section is effective January 1, 2027.



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