



**FOR IMMEDIATE RELEASE**

**PRESS CONFERENCE ALERT**  
**Monday, March 19, 2018, 1:30 p.m.**

**WHAT** Minnesota Family Protection Act

- Currently, insurance companies are allowed to exclude coverage for spouses and children from boating and umbrella insurance policies.
- Minnesotans are unaware that these exclusions exist in these insurance policies.
- Press conference will announce introduction of the Minnesota Family Protection Act, legislation to require insurance coverage for all occupants in a boat.

**WHEN** Monday, March 19, 2018 - 1:30 p.m.

**WHERE** State Capitol - Press Conference Room B971

**WHO** Senator Paul Anderson, District 44, chief author  
Representative Kelly Fenton, District 53B, chief author  
Courtney Godfrey, injured consumer advocate  
Wiggle Your Toes, amputee support organization  
Legislative co-authors

**AT ISSUE**

Currently, Minnesota law requires coverage for all family members and children in an automobile but does not require them to be included on a boat insurance policy. Insurance companies can take advantage of this 'blank space' by excluding the very people most frequently enjoying time on the more than 800,000 registered boats throughout Minnesota - our family members.

What this means to Minnesotans is that when a boating accident occurs, families and children aren't protected by the boat insurance policy. In September 2017, Courtney Godfrey was on her family's boat on Christmas Lake when she fell into the water and the boat's propeller severed her foot. Recovering from her injuries has been challenging, but made even more so when the family discovered she was excluded from their boat and umbrella insurance policies. And she is not alone. These exclusions are commonplace in policies sold in Minnesota.

This is only possible because, unlike automobile policies, insurance companies are not required to include children or families in boat policies. They aren't required to cover families by Minnesota law, and they are not required to tell you about this exclusion.

The Minnesota Family Protection Act will close this loophole.

In the Land of 10,000 Lakes, Minnesota's lawmakers need to ensure that families and children are included and protected with boat insurance policies. Thousands of unsuspecting boaters have gaping holes in their insurance protection, which must be addressed.

We are urging lawmakers and Governor Dayton to pass this law before the boating season begins.

**About The Minnesota Association for Justice (MAJ)**

The Minnesota Association for Justice (MAJ) is a professional association of attorneys who represent Minnesotans wrongfully harmed or injured in personal, property or human rights. MAJ defends the rights guaranteed by the Constitutions and laws of the United States and Minnesota, foremost among them the right to a trial by jury, and advocates for public policy to enhance consumer rights and protection.

**CONTACT**

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