



FOR IMMEDIATE RELEASE

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Let the Boaters Beware

Minnesota Family Protection Act will protect families by closing an insurance loophole that many of the state's boat owners are unaware of

ST. PAUL, MN – Today at the State Capitol, Republican and Democratic parties came together to address a critical-yet-little-known loophole in umbrella and boat insurance policies that impact Minnesota families. The loophole is called a 'family exclusion' and it's found in the fine print of most boat insurance policies sold to Minnesotans. It means that the boat owner's family, children and other resident relatives are excluded and eliminated from the insurance policy.

In September 2017, Courtney Godfrey was enjoying a warm fall day on her family's boat on Christmas Lake when she was tossed into the water and the boat's propeller severed her foot. Recovering from her tragic injuries has been challenging - made more so when her family discovered she was excluded from their umbrella and boat insurance policies and that exclusions like this were commonplace in Minnesota.

"I have already been impacted by this loophole and unfair exclusion," said Godfrey. "I want to ensure that no other Minnesota family has to find out the hard way that the coverage they faithfully paid into for all these years doesn't protect the ones who are on their boat the most."

On Monday, March 19, a bipartisan group of legislators introduced a bill called the Minnesota Family Protection Act, which will close this loophole by prohibiting 'family exclusions' in boat and umbrella policies. The bill mirrors language already included in a statute covering Minnesota family members in automobiles; a law that has been in place since 1974.

"The Minnesota Family Protection Act will fill the 'blank space' in our insurance laws," declared Senator Paul Anderson R-District 44 and chief author of the bill in the Senate. "Tragic accidents on Minnesota lakes are infrequent; yet when tragedy strikes, we need to make sure that our families are protected. In Minnesota - the Land of 10,000 Lakes - there are more than 800,000 registered boats, and our families and children should be included and protected in our boat insurance policies."

"We want to ensure that Minnesotans understand their insurance policies and the best options for covering themselves and their loved ones," said Representative Kelly Fenton, R-Woodbury District 53B. "We will be working on the issue this session to find solutions that best protect Minnesotans."

"The Minnesota Family Protection Act is a fair and honest solution to the exclusion, and I am asking that state lawmakers pass this bill to protect Minnesotans and ensure that families are included in boat and umbrella insurance policies," said Godfrey.

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