



HEARING ALERT

MINNESOTA FAMILY PROTECTION ACT SEEKS TO PROVIDE COVERAGE FOR FAMILY MEMBERS INVOLVED IN BOATING ACCIDENTS

- 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
 - Hearing will re-introduce the Minnesota Family Protection Act, legislation to require insurance coverage for all occupants in a boat
- WHEN** Tuesday, February 12
2:30 p.m.
- WHERE** State Office Building – Basement hearing room – House Commerce Committee
- BILL** House File 476 — Senate File 1002
- BILL CHIEF** Representative Zack Stephenson (DFL) District 36A
Representative Nick Zerwas (R) District 30A
- AUTHORS** Senator Carrie Ruud (R) District 10
Senator Ron Latz (DFL) District 46

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.

SCOPE OF THE PROBLEM

- Minnesota leads the nation with the most boats per capita of any state, over 810,000 registered boats.¹
- Minnesota ranks 2nd in the number of registered boats overall - only Florida has more registered boats than Minnesota.²
- Tourism, including recreational boating and fishing, is one of the largest industries in Minnesota with over \$15 billion in gross sales.³
- Over 265,000 Minnesotans are employed in tourism and hospitality and the sector generates over 18% of all sales taxes paid in the state
- In 2018 there were 64 non-fatal boating accidents in the state of Minnesota resulting in 57 injuries.⁴

---More---

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 Walz to pass this law before the boating season begins.

¹ <https://www.nmma.org/press/article/18028>

² <https://www.nmma.org/press/article/18028>

³ <https://www.exploreminnesota.com/industry-minnesota/research-reports/>

⁴ Minnesota DNR: *Preliminary 2018 Minnesota Boating Accident and Drowning Summary*

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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