

HOUSE RESEARCH

Bill Summary

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Authors: Nelson, M.

Subject: Homeowner's insurance for home day care providers

Analyst: Thomas R. Pender, 651-296-1885

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Overview

This bill involves homeowner's insurance for homes in which a home day care business is operated.

Section

1 Day care services coverage.

Subd. 1. No coverage. No change from current law, which says that claims arising out of a home day care businesses are not covered under homeowner's insurance, unless the insurer has specifically agreed to cover them.

Subd. 2. Prohibited underwriting practices. Prohibits insurers from refusing to issue or renew homeowner's insurance solely because the homeowner operates a home day care business caring for five or fewer children.

2 Effective date. Makes section 1 effective January 1, 2005, and apply to coverage issued or renewed on or after that date.