

**SENATE**  
**STATE OF MINNESOTA**  
**EIGHTY-NINTH SESSION**

**S.F. No. 3270**

(SENATE AUTHORS: LATZ)

DATE	D-PG	OFFICIAL STATUS
03/29/2016	5316	Introduction and first reading Referred to Commerce

1.1 A bill for an act  
 1.2 relating to insurance; requiring underinsured and uninsured motorist coverage for  
 1.3 motorcycles; amending Minnesota Statutes 2014, section 65B.48, subdivision 5.

1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5 Section 1. Minnesota Statutes 2014, section 65B.48, subdivision 5, is amended to read:

1.6 Subd. 5. **Motorcycle coverage.** (a) Every owner of a motorcycle registered or  
 1.7 required to be registered in this state or operated in this state by the owner or with the  
 1.8 owner's permission shall provide and maintain security for the payment of tort liabilities  
 1.9 arising out of the maintenance or use of the motorcycle in this state. Security may be  
 1.10 provided by a contract of liability insurance complying with section 65B.49, subdivision  
 1.11 3, or by qualifying as a self insurer in the manner provided in subdivision 3.

1.12 (b) At the time an application for motorcycle insurance without personal injury  
 1.13 protection coverage is completed, there must be attached to the application a separate  
 1.14 form containing a written notice in at least 10-point bold type, if printed, or in capital  
 1.15 letters, if typewritten that states:

1.16 "Under Minnesota law, a policy of motorcycle coverage issued in the State of  
 1.17 Minnesota must provide liability coverage only, and there is no requirement that  
 1.18 the policy provide personal injury protection (PIP) coverage in the case of injury  
 1.19 sustained by the insured. No PIP coverage provided by an automobile insurance  
 1.20 policy you may have in force will extend to provide coverage in the event of a  
 1.21 motorcycle accident."

1.22 (c) Every owner of a motorcycle registered or required to be registered in this state or  
 1.23 operated in this state by the owner or with the owner's permission shall provide and maintain  
 1.24 uninsured and underinsured motorist coverage. Uninsured and underinsured motorist

- 2.1 coverage may be provided by a contract of insurance complying with section 65B.49,
- 2.2 subdivision 3a, or by qualifying as a self-insurer in the manner provided in subdivision 3.