SENATE
STATE OF MINNESOTA
NINETY-FOURTH SESSION

S.F. No. 4406

(SENATE AUTHORS: WESTLIN and Hoffman)

DATE	D-PG	OFFICIAL STATUS
03/12/2026	6668	Introduction and first reading Referred to Commerce and Consumer Protection

A bill for an act

relating to insurance; prohibiting certain exclusions in homeowner's insurance policies when damage is done by a peace officer; amending Minnesota Statutes 2024, section 65A.27, subdivision 1; proposing coding for new law in Minnesota Statutes, chapter 65A.

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

Section 1. Minnesota Statutes 2024, section 65A.27, subdivision 1, is amended to read:

Subdivision 1. **Scope.** For purposes of sections 65A.27 to ~~65A.302~~ 65A.304, the following terms have the meanings given.

EFFECTIVE DATE. This section is effective January 1, 2027, and applies to homeowner's insurance policies offered, issued, or renewed on or after that date.

Sec. 2. **[65A.304] DAMAGE BY PEACE OFFICERS.**

Subdivision 1. **Definitions.** (a) For purposes of this section, the following terms have the meanings given.

(b) "Just compensation" has the meaning given in section 626.74, subdivision 1, clause (1).

(c) "Peace officer" has the meaning given in section 626.84, subdivision 1, paragraph (c).

Subd. 2. **Exclusion prohibited.** (a) A policy of homeowner's insurance must not include an exclusion for circumstances when the homeowner is owed just compensation under section 626.74 for damage due to a peace officer's use of chemical irritants, smoke screens, or distraction devices.

(b) Nothing in this section affects a local government's duty to pay just compensation under section 626.74.

(c) Nothing in this section prohibits an insurer from requiring a homeowner to subrogate the homeowner's interest in the just compensation to the insurer.

EFFECTIVE DATE. This section is effective January 1, 2027, and applies to homeowner's insurance policies offered, issued, or renewed on or after that date.