

**SENATE
STATE OF MINNESOTA
NINETY-FOURTH SESSION**

S.F. No. 4231

(SENATE AUTHORS: WESTLIN)

DATE
03/09/2026

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Introduction and first reading
Referred to Commerce and Consumer Protection

OFFICIAL STATUS

1.1 A bill for an act
1.2 relating to insurance; requiring owners of firearms to have liability insurance;
1.3 requiring homeowners' and tenants' policies to include liability coverage for
1.4 accidental discharge of firearms; amending Minnesota Statutes 2024, section
1.5 65A.27, subdivision 1; proposing coding for new law in Minnesota Statutes, chapter
1.6 65A.

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

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

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

1.11 **EFFECTIVE DATE.** This section is effective October 1, 2026.

1.12 Sec. 2. **[65A.304] FIREARM LIABILITY INSURANCE.**

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

1.15 (b) "Damage" means an injury to a person, the death of a person, or damage to property.

1.16 (c) "Firearm" has the meaning given in section 609.666, subdivision 1.

1.17 Subd. 2. **Insurers.** An insurer writing homeowner's insurance in Minnesota must make
1.18 available at least one form or rider that provides the coverage required under this section.

1.19 Subd. 3. **Insurance compulsory.** (a) A Minnesota resident who owns a firearm must
1.20 maintain liability insurance, as a part of a homeowner's insurance policy or otherwise, that
1.21 covers loss or damage of at least \$100,000 arising from any one incident to a person, other

2.1 than the insured, who is injured as a result of an accidental or unintentional discharge of
2.2 the firearm.

2.3 (b) For purposes of this section, a person remains the owner of a lost or stolen firearm
2.4 until the loss or theft is reported to law enforcement.

2.5 Subd. 4. **Evidence of compliance.** A firearm owner that provides an insurance policy
2.6 declaration page documenting coverage is evidence of a policy that complies with the
2.7 requirements of this section. A failure to provide proof of coverage through a declaration
2.8 page, or a digital policy that contains the insured's name, policy coverage, and dates of
2.9 coverage, is prima facie evidence that the firearm owner has violated this section.

2.10 Subd. 5. **Penalties.** (a) A person who violates this section for the first time may be
2.11 charged with a petty misdemeanor and fined up to \$300. The fine under this paragraph may
2.12 be suspended or partially waived if the firearm owner demonstrates proof of insurance
2.13 within 30 days.

2.14 (b) A second or subsequent conviction of this section within five years of a prior
2.15 conviction is a misdemeanor and the court may impose a fine of up to \$1,000.

2.16 Subd. 6. **Exemptions.** (a) This section does not apply to a federal firearm licensee or a
2.17 person the court excuses from complying with this section as provided in this subdivision.

2.18 (b) A person may obtain an order to be excused from the requirements of this section
2.19 by filing with the district court in the county in which the person resides a petition seeking
2.20 an order declaring the person to be excused. The petition must demonstrate that:

2.21 (1) the petitioner was denied insurance coverage by two or more insurers that normally
2.22 would offer liability insurance covering the accidental or unintentional discharge of a firearm;
2.23 or

2.24 (2) the petitioner would qualify for a court-appointed attorney in a criminal matter and
2.25 has been offered the coverage required but lacks adequate financial resources to pay for the
2.26 insurance.

2.27 (c) The court must hold a hearing and consider all relevant evidence, including grants
2.28 or other funding sources available to the petitioner to obtain the required insurance coverage.
2.29 The court may issue an order that the person is exempt from the insurance requirements
2.30 under this section if the court finds by a preponderance of the evidence that:

2.31 (1) an exemption in paragraph (b), clause (1) or (2), applies to the petitioner;

3.1 (2) the petitioner is likely to behave in a prudent and safe manner with respect to storing,
3.2 carrying, and using the firearm; and

3.3 (3) the petitioner (i) has a gun safe or other secure container to store the firearm, and
3.4 (ii) demonstrates to the court the location in the home where the gun safe or secure container
3.5 is permanently affixed.

3.6 (d) An exemption order under this subdivision is valid for two years.

3.7 **EFFECTIVE DATE.** This section is effective October 1, 2026, and applies to all owners
3.8 of firearms on or after that date.