

(4) To review and make comment to the governor, state agencies, the legislature, and the public concerning adequacy of state programs, plans and budgets for services to handicapped persons and for funding under the various federal grant programs;

(5) To research, formulate and advocate plans, programs and policies which will serve the needs of handicapped persons;

(6) To advise the department of labor and industry and the state board of education on the administration and improvement of the worker's compensation law as the law relates to programs, facilities and personnel providing assistance to injured and handicapped workers;

(7) To advise the workers' compensation division of the department of labor and industry and the Workers' Compensation Court of Appeals as to the necessity and extent of any alteration or remodeling of an existing residence or the building or purchase of a new or different residence which is proposed by a licensed architect under section 1.

Sec. 3. **EFFECTIVE DATE.** This act is effective the day following final enactment.

Approved May 20, 1977.

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CHAPTER 178—S.F.No.96

[Coded]

*An act relating to insurance; providing that individual persons may cancel certain policies of insurance within ten days after receipt; setting out notice requirements.*

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

Section 1. **[72A.51] INSURANCE; RIGHT TO CANCEL CERTAIN POLICIES.**

Subdivision 1. For the purposes of sections 1 and 2 "date of purchase" means the date on which the purchaser receives a copy of the policy or contract.

Subd. 2. Any individual person may cancel an individual policy of insurance against loss or damage by reason of the sickness of the assured or his dependents, a nonprofit health service plan contract providing benefits for hospital, surgical and medical care, a health maintenance organization subscriber contract, or a policy of insurance authorized by Minnesota Statutes, Section 60A.06, Subdivision 1, Clause (4), by returning the policy or contract and by giving written notice of cancellation any time before midnight of the tenth day following the date of purchase. Notice of cancellation may be given personally, by mail, or by telegram. The policy or contract may be returned personally or by mail. If by mail, the notice or return of the policy or contract is effective upon being postmarked, properly addressed and postage prepaid.

Subd. 3. A person's cancellation of an insurance policy or contract under sections 1 and 2 is without liability on his part and he is entitled to a refund of the entire

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consideration paid for the policy or contract within ten days after notice of cancellation and the returned policy or contract are received by the insurer or its agent. Cancellation of an insurance policy or contract under sections 1 or 2 makes the policy or contract void from its inception.

*Subd. 4. A person may not waive or surrender his right to cancel an insurance policy or contract under sections 1 and 2.*

**Sec. 2. [72A.52] NOTICE REQUIREMENTS.** Subdivision 1. In addition to all other legal requirements a policy or contract of insurance described in section 1 shall show the name and address of the insurer and the seller of the policy or contract and shall state, clearly and conspicuously in bold face type of a minimum size of ten points, a notice in the following form or its equivalent: "RIGHT TO CANCEL. You may cancel this policy by delivering or mailing a written notice or sending a telegram to (insert name and mailing address of the insurer or the seller of the policy or contract) and by returning the policy or contract before midnight of the tenth day after the date you receive the policy. Notice given by mail and return of the policy or contract by mail are effective on being postmarked, properly addressed and postage prepaid. The insurer must return all payments made for this policy within ten days after it receives notice of cancellation and the returned policy."

*Subd. 2. If a policy or contract of insurance covered by this section is sold without compliance with subdivision 1, the policy or contract may be cancelled by the purchaser at any time within one year after the date of purchase by returning the policy or contract and by giving written notice of cancellation to the insurer or its agent. If a purchaser cancels a policy or contract under this subdivision, the insurer must return the entire consideration paid for the policy or contract within ten days after he receives notice of cancellation and the returned policy or contract.*

**Sec. 3. [72A.53] VENDING MACHINE SALES.** Sections 1 and 2 shall not apply to insurance sold pursuant to section 60A.18.

Approved May 20, 1977.

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CHAPTER 179—S.F.No.143

[Coded]

*An act relating to crimes and criminals; prohibiting certain acts against railroad employees and railroad property; prescribing penalties; amending Minnesota Statutes 1976, Chapter 609, by adding a section.*

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

Section 1. Minnesota Statutes 1976, Chapter 609, is amended by adding a section to read:

Changes or additions indicated by underline deletions by ~~strikeout~~