

Sixty-sixth  
Legislative Assembly  
of North Dakota

**HOUSE BILL NO. 1156**

Introduced by

Representatives Howe, Dockter, K. Koppelman, Schauer

Senator Wanzek

1 A BILL for an Act to create and enact sections 26.1-39-27 and 26.1-39-28 of the North Dakota  
2 Century Code, relating to the inception and termination times of specific insurance and  
3 rulemaking authority of the insurance commissioner; and to declare an emergency.

4 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

5 **SECTION 1.** Section 26.1-39-27 of the North Dakota Century Code is created and enacted  
6 as follows:

7 **26.1-39-27. Travel, event, unmanned aircraft, and on-demand insurance.**

8 1. As used in this section:

9 a. "Event cancellation coverage" means insurance covering the cancellation of an  
10 organized event, either public or private, described in the policy, which occurs on  
11 a specified date and time.

12 b. "Unmanned aircraft" means an aircraft operated without the possibility of direct  
13 human intervention from within or on the aircraft.

14 2. Unless otherwise provided under this title, the following insurance coverages are the  
15 only coverages that may cover an insured for a period of time other than beginning at  
16 12:01 a.m. on the day on which coverage begins and ending at 12:01 a.m. on the day  
17 of expiration of the policy, as required by section 26.1-30-18:

18 a. Travel insurance;

19 b. Event cancellation coverage insurance; and

20 c. Unmanned aircraft liability insurance.

21 3. Any insurance policy covering insureds for a period of time other than beginning at  
22 12:01 a.m. on the day on which coverage begins and ending at 12:01 a.m. on the day  
23 of expiration of the policy is subject to the provisions of sections 26.1-30-19,  
24 26.1-30-20, and 26.1-30-21.

1       **SECTION 2.** Section 26.1-39-28 of the North Dakota Century Code is created and enacted  
2 as follows:

3       **26.1-39-28. Rulemaking.**

4       The commissioner may adopt rules for the implementation and administration of this  
5 chapter.

6       **SECTION 3. EMERGENCY.** This Act is declared to be an emergency measure.