1	STATE OF OKLAHOMA
2	2nd Session of the 57th Legislature (2020)
3	HOUSE BILL 3443 By: Dills
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6	AS INTRODUCED
7	An Act relating to foster children; permitting
8	landlord to enter into rental agreement with certain minors; amending 36 O.S. 2011, Section 3606, which
9	relates to insurance; directing that certain minors not be required to have adult cosigner; providing for
10	codification; and providing an effective date.
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13	BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:
14	SECTION 1. NEW LAW A new section of law to be codified
15	in the Oklahoma Statutes as Section 113.3 of Title 41, unless there
16	is created a duplication in numbering, reads as follows:
17	A. A landlord shall be permitted to enter into a rental
18	agreement with a minor who is not less than sixteen (16) years old
19	who is in the custody of the Department of Human Services. Such
20	minors shall not, by reason of minority, be entitled to rescind,
21	avoid or repudiate the rental agreement.
22	B. By entering into a lease agreement with a minor under
23	subsection A of this section, the landlord does not assume
24	responsibility for the care and custody of the child; provided

Req. No. 10751 Page 1

however, the landlord shall not be excused from liability as provided in Section 113 of Title 41 of the Oklahoma Statutes.

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SECTION 2. AMENDATORY 36 O.S. 2011, Section 3606, is amended to read as follows:

Section 3606. A. Any person of competent legal capacity may contract for insurance.

A minor not less than fifteen (15) years of age as at nearest birthday may, notwithstanding such minority, contract for life or accident and health insurance on his own life or body or the life or body of any person in whom he has an insurable interest, for his own benefit or for the benefit of his father or mother, spouse, child, brother, sister or grandparents. Such a minor shall, notwithstanding such minority, be deemed competent to exercise all rights and powers with respect to or under any contract of life or accident and health insurance on his own life or body or with respect to or under any contract such minor effected on the life or body of any person in whom he has an insurable interest, as though of full legal age, and may surrender his interest therein and give a valid discharge for any benefit accruing or money payable thereunder. The minor shall not, by reason of his minority, be entitled to rescind, avoid or repudiate the contract, nor to rescind, avoid or repudiate any exercise of a right or privilege thereunder, except that such minor, not otherwise emancipated, shall

Req. No. 10751 Page 2

not be bound by any unperformed agreement to pay, by promissory note or otherwise, any premium on any such insurance contract.

C. A minor not less than sixteen (16) years of age may, notwithstanding such minority, contract for insurance on other subjects of insurance in which he has an insurable interest. A minor shall be bound by any settlement made in connection with any insurance contract so issued. The minor shall not, by reason of his minority, be entitled to rescind, avoid or repudiate the contract, nor to rescind, avoid or repudiate any exercise of a right or privilege thereunder, except that such minor, not otherwise emancipated, shall not be bound by any unperformed agreement to pay, by promissory note or otherwise, any premium on any such insurance contract. A minor not less than sixteen (16) years of age, who is in the custody of the Department of Human Services, shall not be required to have an adult cosigner to contract for motor vehicle insurance.

SECTION 3. This act shall become effective November 1, 2020.

19 57-2-10751 JW 01/15/20

Req. No. 10751 Page 3