

---

HOUSE BILL 1564

---

State of Washington

61st Legislature

2009 Regular Session

By Representatives Rodne, Kirby, Kelley, Roach, Williams, Hasegawa, Simpson, and Nelson; by request of Insurance Commissioner

Read first time 01/23/09. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to flood insurance coverage; and adding a new  
2 section to chapter 48.27 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.27 RCW  
5 to read as follows:

6 (1) Every insurer must provide written notice at policy issuance  
7 and annually thereafter to homeowner, condominium unit owner,  
8 residential tenant, and residential fire insurance policyholders that  
9 clearly and conspicuously discloses that the policy does not cover  
10 damage caused by flooding. The notice must also inform the  
11 policyholder how to contact the national flood insurance program  
12 ("NFIP"), or one of the NFIP's agents, or both.

13 (2) The following language satisfies the notice requirements of  
14 this section:

15 "This policy does not cover damage to your property caused by  
16 flooding. The federal government offers flood insurance through the  
17 National Flood Insurance Program to residents of communities that

1 participate in its program. You can learn more about the National  
2 Flood Insurance Program at [www.floodsmart.gov](http://www.floodsmart.gov) or by calling (888) 379-  
3 9531."

4 If the contact information for the NFIP or its agents changes after  
5 the effective of this section, then the current contact information  
6 must be inserted in this notice.

--- END ---