
SUBSTITUTE HOUSE BILL 1564

State of Washington 61st Legislature 2009 Regular Session

By House Financial Institutions & Insurance (originally sponsored by Representatives Rodne, Kirby, Kelley, Roach, Williams, Hasegawa, Simpson, and Nelson; by request of Insurance Commissioner)

READ FIRST TIME 02/10/09.

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 issuing a homeowner, condominium unit owner,
7 residential tenant, and residential fire insurance policy must notify
8 the policyholder that the policy does not cover damage caused by flood.
9 The notice must also inform the policyholder how to contact the
10 national flood insurance program ("NFIP") or one of the NFIP's agents.
11 This notice must be provided:

- 12 (a) At the time the policy is issued; and
- 13 (b) At the time the policy is renewed.

14 (2) The following language, when combined with current information
15 about how to contact the NFIP or its agent, satisfies the notice
16 requirements of this section:

17 "This policy does not cover damage to your property caused by
18 flooding. The federal government offers flood insurance through the

1 National Flood Insurance Program to residents of communities that
2 participate in its program. You can learn more about the National
3 Flood Insurance Program at www.floodsmart.gov or by calling (888) 379-
4 9531."

5 (3) Nothing in this section invalidates a flood exclusion, or any
6 other exclusion, in an insurance policy subject to this section.

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