
SUBSTITUTE SENATE BILL 5417

State of Washington

61st Legislature

2009 Regular Session

By Senate Financial Institutions, Housing & Insurance (originally sponsored by Senators Berkey, Franklin, Shin, and Roach; by request of Insurance Commissioner)

READ FIRST TIME 02/18/09.

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 that does not
8 cover damage caused by flood must notify the policyholder that the
9 policy does not cover damage caused by flood. The notice must also
10 inform the policyholder how to contact the national flood insurance
11 program ("NFIP") or one of the NFIP's agents. This notice must be
12 provided:

13 (a) At the time the policy is issued; and

14 (b) At the time the policy is renewed.

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

1 "This policy does not cover damage to your property caused by
2 flooding. The federal government offers flood insurance through the
3 National Flood Insurance Program to residents of communities that
4 participate in its program. You can learn more about the National
5 Flood Insurance Program at www.floodsmart.gov or by calling (888) 379-
6 9531."

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

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