

CERTIFICATION OF ENROLLMENT

SUBSTITUTE SENATE BILL 5417

61st Legislature
2009 Regular Session

Passed by the Senate March 6, 2009
YEAS 47 NAYS 0

President of the Senate

Passed by the House March 13, 2009
YEAS 92 NAYS 0

Speaker of the House of Representatives

Approved

Governor of the State of Washington

CERTIFICATE

I, Thomas Hoemann, Secretary of the Senate of the State of Washington, do hereby certify that the attached is **SUBSTITUTE SENATE BILL 5417** as passed by the Senate and the House of Representatives on the dates hereon set forth.

Secretary

FILED

**Secretary of State
State of Washington**

SUBSTITUTE SENATE BILL 5417

Passed Legislature - 2009 Regular Session

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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