

CERTIFICATION OF ENROLLMENT

**SUBSTITUTE SENATE BILL 5417**

Chapter 14, Laws of 2009

61st Legislature  
2009 Regular Session

FLOOD INSURANCE COVERAGE--DUTY OF INSURER--DISCLOSURE

EFFECTIVE DATE: 07/26/09

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

BRAD OWEN

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**President of the Senate**

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

FRANK CHOPP

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**Speaker of the House of Representatives**

Approved March 25, 2009, 1:42 p.m.

CHRISTINE GREGOIRE

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**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.

THOMAS HOEMANN

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**Secretary**

FILED

March 26, 2009

**Secretary of State  
State of Washington**

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**SUBSTITUTE SENATE BILL 5417**

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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](http://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.

Passed by the Senate March 6, 2009.

Passed by the House March 13, 2009.

Approved by the Governor March 25, 2009.

Filed in Office of Secretary of State March 26, 2009.