

CHAPTER 52
HB 1193 – FINAL VERSION

12Mar2014... 0844h

2014 SESSION

14-2074
01/04

HOUSE BILL ***1193***

AN ACT relative to flood coverage notification.

SPONSORS: Rep. Butler, Carr 7; Rep. John Hunt, Ches 11; Sen. Pierce, Dist 5; Sen. Sanborn,
Dist 9

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill requires insurers issuing homeowners insurance to place a notice on the policy if the policy does not cover flood damage.

This bill is a request of the insurance department.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears [~~in brackets and struck through~~].
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Fourteen

AN ACT relative to flood coverage notification.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 52:1 New Section; Homeowners Insurance; Flood Damage. Amend RSA 407 by inserting after
2 section 23 the following new section:

3 407:23-a Flood Damage; Notice to Policyholder.

4 I. Every insurer issuing a homeowner, condominium unit owner, residential tenant, and
5 residential fire insurance policy that does not cover damage caused by flood shall notify the
6 policyholder that the policy does not cover damage caused by flood. The notice shall also inform the
7 policyholder how to contact the National Flood Insurance Program (NFIP) or the NFIP's agents. The
8 notice may be included with other materials sent to the policyholder, as a separate document or
9 included on the declarations page of the policy. The notice shall be provided:

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

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

12 II. The following statement, or language substantially similar, when combined with current
13 information about how to contact the NFIP or its agent, satisfies the notice requirements of this
14 section:

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

19 III. The failure to comply with this section shall not invalidate a flood exclusion, or any other
20 exclusion, in an insurance policy subject to this section.

21 52:2 Effective Date. This act shall take effect January 1, 2015.

22 Approved: May 27, 2014

23 Effective Date: January 1, 2015