18. AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE PALAZZO OF MISSISSIPPI OR HIS DESIGNEE, DEBATABLE FOR 10 MINUTES

28R

AMENDMENT TO H.R. 1309, AS REPORTED

OFFERED BY MR. PALAZZO OF MISSISSIPPI

Page 57, after line 2, insert the following new section:

1 **SEC. 21. INFORMATION REGARDING MULTIPLE PERILS**
2 **CLAIMS.**

3 Section 1345 of the National Flood Insurance Act of
4 1968 (42 U.S.C. 4081) is amended by adding at the end
5 the following new subsection:

6 "(d) INFORMATION REGARDING MULTIPLE PERILS
7 CLAIMS.—

8 "(1) IN GENERAL.—Subject to paragraph (2),
9 if an insured having flood insurance coverage under
10 a policy issued under the program under this title by
11 the Administrator or a company, insurer, or entity
12 offering flood insurance coverage under such pro-
13 gram (in this subsection referred to as a 'partici-
14 pating company') has wind or other homeowners
15 coverage from any company, insurer, or other entity
16 covering property covered by such flood insurance, in
17 the case of damage to such property that may have
18 been caused by flood or by wind, the Administrator
19 and the participating company, upon the request of

1 the insured, shall provide to the insured, within 30
2 days of such request—
3 "(A) a copy of the estimate of structure
4 damage;
5 "(B) proofs of loss;
6 "(C) any expert or engineering reports or
7 documents commissioned by or relied upon by
8 the Administrator or participating company in
9 determining whether the damage was caused by
10 flood or any other peril; and
11 "(D) the Administrator's or the partici-
12 pating company's final determination on the
13 claim.
14 "(2) TIMING.—Paragraph (1) shall apply only
15 with respect to a request described in such para-
16 graph made by an insured after the Administrator
17 or the participating company, or both, as applicable,
18 have issued a final decision on the flood claim in-
19 volved and resolution of all appeals with respect to
20 such claim.".