



748102

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/10/2015	.	
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The Committee on Banking and Insurance (Lee) recommended the following:

**Senate Amendment (with title amendment)**

Delete lines 245 - 256

and insert:

(11) (a) An authorized insurer offering flood insurance may request the office to certify that a policy, contract, or endorsement provides coverage for the peril of flood which equals or exceeds the flood coverage offered by the National Flood Insurance Program. To be eligible for certification, such policy, contract, or endorsement must contain a provision



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11 stating that it meets the private flood insurance requirements  
12 specified in 42 U.S.C. s. 4012a(b) and may not contain any  
13 provision that is not in compliance with 42 U.S.C. s. 4012a(b).

14 (b) The authorized insurer or its agent may reference or  
15 include a certification under paragraph (a) in advertising or  
16 communications with an agent, a lending institution, an insured,  
17 or a potential insured only for a policy, contract, or  
18 endorsement that is certified under this subsection. The  
19 authorized insurer may include a statement that notifies an  
20 insured of the certification on the declarations page or other  
21 policy documentation related to flood coverage certified under  
22 this subsection.

23 (c) An insurer or agent who knowingly misrepresents that a  
24 flood policy, contract, or endorsement is certified under this  
25 subsection commits an unfair or deceptive act under s. 626.9541.

26  
27 ===== T I T L E A M E N D M E N T =====

28 And the title is amended as follows:

29 Delete lines 40 - 42

30 and insert:

31 Program; specifying requirements for such  
32 certification; authorizing such insurer or its agent  
33 to reference or include the certification in specified  
34 advertising, communications, and documentation;  
35 providing that misrepresenting that a flood policy,  
36 contract, or endorsement is certified is an unfair or  
37 deceptive act;