

112TH CONGRESS
1ST SESSION

S. 1349

To amend the National Flood Insurance Act of 1968 to clarify the effective date of policies covering properties affected by floods in progress.

IN THE SENATE OF THE UNITED STATES

JULY 12, 2011

Mr. JOHANNIS introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To amend the National Flood Insurance Act of 1968 to clarify the effective date of policies covering properties affected by floods in progress.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. EFFECTIVE DATE OF POLICIES COVERING**
4 **PROPERTIES AFFECTED BY FLOODS IN**
5 **PROGRESS.**

6 Paragraph (1) of section 1306(c) of the National
7 Flood Insurance Act of 1968 (42 U.S.C. 4013(c)) is
8 amended by adding after the period at the end the fol-
9 lowing: “With respect to any flood that has commenced
10 or is in progress before the expiration of such 30-day pe-

1 riod, such flood insurance coverage for a property shall
2 take effect upon the expiration of such 30-day period and
3 shall cover damage to such property occurring after the
4 expiration of such period that results from such flood, but
5 only if the property has not suffered damage or loss as
6 a result of such flood before the expiration of such 30-
7 day period.”.

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