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H.R. 1264: Multiple Peril Insurance Act of 2009

111th Congress
2009-2010

Summaries

Congressional Research Service Summary

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3/3/2009--Introduced.

Multiple Peril Insurance Act of 2009 - Amends the National Flood Insurance Act of 1968 to require the national flood insurance program to enable the purchase of multiperil coverage and optional separate windstorm coverage to protect against loss resulting from physical damage or loss of real or related personal property located in the United States. Defines windstorm as any hurricane, tornado, cyclone, typhoon, or other wind event. Restricts multiperil coverage to areas (or their subdivisions) where an appropriate public body has adopted adequate mitigation measures, including effective enforcement provisions, which the Director of the Federal Emergency Management Agency (FEMA) finds are consistent with the criteria for construction described in the International Code Council building codes relating to wind mitigation. Prohibits provision of multiperil coverage to any structure (or related personal property) covered, at any time, by flood insurance under the Act. Requires maintenance of flood insurance coverage under this Act as a prerequisite to windstorm coverage of any structure (or related personal property). States that separate windstorm coverage only covers losses from physical damages from windstorm. Prescribes the nature and terms of coverage and actuarial rates.

Prohibits new multiperil coverage for property declared by a duly constituted governmental authority to be in violation of state or local laws, regulations, or ordinances intended to reduce windstorm damage. Instructs the Director to carry out studies and investigations to determine measures for wind hazard prevention.

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