

# VIRGINIA ACTS OF ASSEMBLY -- 2004 SESSION

## CHAPTER 288

*An Act to amend and reenact § 38.2-2125 of the Code of Virginia, relating to fire insurance; notices required involving flood coverage.*

[H 609]

Approved March 31, 2004

**Be it enacted by the General Assembly of Virginia:**

**1. That § 38.2-2125 of the Code of Virginia is amended and reenacted as follows:**

§ 38.2-2125. Notice regarding flood exclusion.

Any insurer that issues or delivers in this Commonwealth a new or renewal contract or policy of fire insurance, or a new or renewal contract or policy of fire insurance in combination with other insurance coverages, which policy or contract excludes coverage for damage due to flood, surface water, waves, tidal water, or any other overflow of a body of water, shall provide written notice *that (i) explicitly stating states that such flood coverage is excluded;* *(ii) states and further stating that information regarding flood insurance is available from the insurer, insurance agent or the National Flood Insurance Program; and (iii) advises the policyholder that contents coverage may be available with the flood policy for an additional premium.*

**2. That the provisions of this act amending and reenacting § 38.2-2125 of the Code of Virginia shall apply to contracts or policies of fire insurance, and contracts and policies of fire insurance in combination with other insurance coverages, delivered, issued for delivery, reissued, extended or renewed in this Commonwealth on and after October 1, 2004.**