

112TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

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

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IN THE SENATE OF THE UNITED STATES

Mr. JOHANNIS introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

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**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.”.