

8 . AN AMENDMENT TO BE OFFERED BY REPRESENTATIVE  
Taylor OF Mississippi, OR HIS  
DESIGNEE, DEBATABLE FOR 10 MINUTES:

~~REVISED #8~~

**AMENDMENT TO H.R. 3121, AS REPORTED  
OFFERED BY MR. TAYLOR OF MISSISSIPPI**

At the end of the bill, add the following new section:

1 **SEC. 30. REQUIREMENTS RELATING TO WINDSTORM AND**  
2 **FLOOD.**

3 Section 1345 of the National Flood Insurance Act of  
4 1968 (42 U.S.C. 4081) is amended by adding at the end  
5 the following new subsection:

6 “(d) **REQUIREMENTS FOR WRITE-YOUR-OWN INSUR-**  
7 **ERS RELATING TO WINDSTORM AND FLOOD.**—The Direc-  
8 tor may not utilize the facilities or services of any insur-  
9 ance company or other insurer to offer flood insurance  
10 coverage under this title unless such company or insurer  
11 enters into a written agreement with the Director that  
12 provides as follows:

13 “(1) **PROHIBITION ON EXCLUSION OF WIND**  
14 **DAMAGE COVERAGE.**—The agreement shall prohibit  
15 the company or insurer from including, in any policy  
16 provided by the company or insurer for homeowners’  
17 insurance coverage or coverage for damage from  
18 windstorms, any provision that excludes coverage for  
19 wind or other damage solely because flooding also  
20 contributed to damage to the insured property.

1           “(2) FIDUCIARY RESPONSIBILITY.—The agree-  
2           ment shall provide that the company or insurer—

3                   “(A) has a fiduciary duty with respect to  
4           the Federal taxpayers;

5                   “(B) in selling and servicing policies for  
6           flood insurance coverage under this title and  
7           adjusting claims under such coverage, will act  
8           in the best interests the national flood insur-  
9           ance program rather than in the interests of the  
10          company or insurer; and

11                   “(C) will provide written guidance to each  
12          insurance agent and claims adjuster for the  
13          company or insurer setting forth the terms of  
14          the agreement pursuant to subparagraphs (A)  
15          and (B).”.