

July 23, 1979

SUBJECT: INSURANCE

WITHDRAWN

CIRCULAR LETTER NO. 18(1979)

July 23, 1979

TO: ALL PROPERTY INSURERS

RE: NATIONAL FLOOD INSURANCE PROGRAM - HOMEOWNERS POLICIES

It has been brought to my attention that many New York State insureds are unaware that their homeowners policies do not cover them for flood insurance and that this coverage may be obtained from the federal government.

In order to alleviate this problem, Gloria Jimenez, Federal Insurance Administrator, has offered to supply insurers with "stuffer" notices which can be included in a mailing (premium notice and/or policy or renewal mailing) to existing insureds, and to new insureds upon issuance of a policy.

The notice will be on 2 3/4" x 6" bright colored paper and will read as follows:

NOTICE: This policy does not protect you against loss due to flood. Flood insurance is available through the Federal government. Contact your property-casualty insurance agent or broker to apply for coverage.

Spanish text will be included.

The Insurance Department has contacted the Federal Insurance Administration to arrange for direct shipment of the notices to insurers. Each insurer should inform the Department of the quantity of stuffers needed and the address to which they are to be shipped. These notices may be ordered only by insurance companies and not by agents or brokers. I strongly recommend that all property insurers participate in this public service effort.

Please acknowledge receipt of this letter and submit the information regarding number and shipping address within 30 days to:

New York State Insurance Department  
Publications Unit  
Nelson A. Rockefeller Plaza  
Agency Building One  
Albany, New York 12257

Very truly yours,

[SIGNATURE]

ALBERT B. LEWIS

Superintendent of Insurance