

## HR 1264

Multiple Peril Insurance Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Emergency Management

**Introduced:** Mar 3, 2009

**Current Status:** Rule H. Res. 1549 passed House.

**Latest Action:** Rule H. Res. 1549 passed House. (Jul 22, 2010)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/1264>

### Sponsor

**Name:** Rep. Taylor, Gene [D-MS-4]

**Party:** Democratic • **State:** MS • **Chamber:** House

### Cosponsors (22 total)

Cosponsor	Party / State	Role	Date Joined
Del. Christensen, Donna M. [D-VI-At Large]	D · VI		Mar 3, 2009
Rep. Barrow, John [D-GA-12]	D · GA		Mar 3, 2009
Rep. Berry, Marion [D-AR-1]	D · AR		Mar 3, 2009
Rep. Childers, Travis [D-MS-1]	D · MS		Mar 3, 2009
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Mar 3, 2009
Rep. Cohen, Steve [D-TN-9]	D · TN		Mar 3, 2009
Rep. Hastings, Alcee L. [D-FL-23]	D · FL		Mar 3, 2009
Rep. Jackson-Lee, Sheila [D-TX-18]	D · TX		Mar 3, 2009
Rep. Kilpatrick, Carolyn C. [D-MI-13]	D · MI		Mar 3, 2009
Rep. Maloney, Carolyn B. [D-NY-14]	D · NY		Mar 3, 2009
Rep. Melancon, Charlie [D-LA-3]	D · LA		Mar 3, 2009
Rep. Ros-Lehtinen, Ileana [R-FL-18]	R · FL		Mar 3, 2009
Rep. Scalise, Steve [R-LA-1]	R · LA		Mar 3, 2009
Rep. Waters, Maxine [D-CA-35]	D · CA		Mar 3, 2009
Rep. Miller, Jeff [R-FL-1]	R · FL		Mar 9, 2009
Rep. Green, Al [D-TX-9]	D · TX		Mar 10, 2009
Rep. Bishop, Timothy H. [D-NY-1]	D · NY		Mar 17, 2009
Rep. Bonner, Jo [R-AL-1]	R · AL		Mar 17, 2009
Rep. Davis, Artur [D-AL-7]	D · AL		Mar 17, 2009
Rep. Grayson, Alan [D-FL-8]	D · FL		Mar 25, 2009
Rep. Harper, Gregg [R-MS-3]	R · MS		Mar 25, 2009
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Jul 27, 2009

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Jul 19, 2010

## Subjects & Policy Tags

### Policy Area:

Emergency Management

## Related Bills

Bill	Relationship	Last Action
111 HRES 1549	Procedurally related	Jul 22, 2010: Motion to reconsider laid on the table Agreed to without objection.

## Summary (as of Jul 19, 2010)

**(This measure has not been amended since it was introduced. The summary has been expanded because action occurred on the measure.)**

Multiple Peril Insurance Act of 2009 - (Sec. 2) 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.

(Sec. 3) Prohibits duplicative coverage.

(Sec. 4) Prohibits new multiperil coverage for property declared by a governmental authority to be in violation of state or local laws, regulations, or ordinances intended to reduce windstorm damage.

(Sec. 5) Instructs the Director to: (1) carry out studies and investigations to determine measures for wind hazard prevention; and (2) provide technical assistance to state, interstate, and local governmental agencies to encourage adoption and enforcement of laws, regulations, and ordinances relating to the orderly development and use of areas subject to damage from windstorm risks, and zoning building codes, building permits, and subdivision and other building restrictions for such areas.

## Actions Timeline

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- **Jul 22, 2010:** Rule H. Res. 1549 passed House.
- **Jul 21, 2010:** Rules Committee Resolution H. Res. 1549 Reported to House. Rule provides for consideration of H.R. 1264 with 1 hour of general debate. Previous question shall be considered as ordered without intervening motions except motion to recommit with or without instructions. Measure will be considered read. Bill is closed to amendments. All points of order against consideration of the bill are waived except those arising under clause 9 or 10 of rule XXI.
- **Jul 19, 2010:** Reported by the Committee on Financial Services. H. Rept. 111-551.
- **Jul 19, 2010:** Placed on the Union Calendar, Calendar No. 315.
- **Apr 27, 2010:** Committee Consideration and Mark-up Session Held.
- **Apr 27, 2010:** Ordered to be Reported by the Yeas and Nays: 40 - 25.
- **Mar 3, 2009:** Introduced in House
- **Mar 3, 2009:** Referred to the House Committee on Financial Services.