

# WEST VIRGINIA CODE: §33-49-2

## §33-49-2. Definitions.

(a) As used in this article, the term "flood" means a general and temporary condition of partial or complete inundation of two acres or more of normally dry land area or of two or more properties, at least one of which is the policyholder's property, from:

- (1) Overflow of waters;
- (2) Unusual and rapid accumulation or runoff of surface waters from any source;
- (3) Mudflow; or
- (4) Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels which result in a flood.

(b) As used in this article, the term "insurer" means an insurer that is subject to the provisions of this chapter and is offering flood insurance pursuant to this article: Provided, That a surplus lines insurer offering flood insurance pursuant to this article is exempt from the requirements of this chapter but subject to laws and rules applicable to surplus lines insurers.