WEST VIRGINIA CODE: §33-49-3

§33-49-3. Issuance of flood insurance.

(a) Subject to the requirements of this article, an insurer may issue an insurance policy, contract or endorsement providing coverage for the peril of flood on any structure or on the contents of personal property on a form that has been filed with and approved by the commissioner pursuant to section eight, article six of this chapter and that may be substantially similar to the form used by the National Flood Insurance Program (NFIP).

(b) A surplus lines agent may export a contract or endorsement providing flood coverage of $1 million or more to an eligible surplus lines insurer without making a diligent effort to seek such coverage from three or more authorized insurers as provided in article twelve-c of this chapter. This subsection expires on July 1, 2019.

WV Legislature