WEST VIRGINIA CODE: §33-49-5

§33-49-5. Notice of availability and limits of flood insurance.

(a) A policy, endorsement or contract providing coverage for the peril of flood must provide notice that flood insurance coverage is available from the National Flood Insurance Program.

(b) Any limitations on flood coverage or policy limits as to the peril of flood, including, but not limited to, flood deductibles or flood coverage limited to the amount of all outstanding mortgages, must be prominently disclosed on the declarations page or face page of the policy in uppercase bold lettering of at least 12-point type and be sufficiently clear so as to be readily understandable by both the agent and the property owner.

(c) A policy that limits flood coverage to an amount less than the full replacement cost of the property must include the statement:

"THIS POLICY LIMITS FLOOD COVERAGE TO LESS THAN THE FULL COST OF REPLACEMENT FOR THE PROPERTY, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU AND MAY PUT YOUR EQUITY IN THIS PROPERTY AT RISK."

(d) A policy that insures a dwelling on the basis of actual cash value must include the statement:

"THIS POLICY PAYS YOU THE DEPRECIATED VALUE OF YOUR PROPERTY THAT IS DAMAGED BY FLOOD, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU IF YOUR PROPERTY NEEDS TO BE REPAIRED OR REPLACED."

WV Legislature