

(1) state that flood insurance may be available through the National Flood Insurance Program or other sources;

(2) provide the applicant with the contact information for the National Flood Insurance Program;

(3) advise the applicant to confirm the need for flood insurance with the National Flood Insurance Program or the applicant's mortgage lender;

(4) advise the applicant to contact the National Flood Insurance Program, the applicant's insurer, or the applicant's insurance producer for information about flood insurance;

(5) advise the applicant that flood insurance may be available for covered structures and their contents;

(6) advise the applicant that a claim under a flood insurance policy may be adjusted and paid on a different basis than a claim under a homeowner's insurance policy; and

(7) advise the applicant that a separate application must be completed to purchase flood insurance.

(c) A notice required to be sent by certificate of mailing under this section may be sent with the statement required under § 19-207 of this article.

(d) A notice provided under this section does not create a private right of action.

19-207.

(a) (1) An insurer [or an insurance producer] that sells or negotiates homeowner's insurance in the State shall provide an applicant, at the time of application for homeowner's insurance, with a written statement that lists all additional optional coverage available from the insurer to the applicant.

(2) If an application is made by telephone, the insurer [or insurance producer] is deemed to be in compliance with this section if, within 7 calendar days after the date of application, the insurer [or insurance producer] sends by certificate of mailing the statement to the applicant or insured.

(3) If an application is made using the Internet, the insurer [or insurance producer] is deemed to be in compliance with this section if the insurer [or insurance producer] provides the statement to the applicant prior to submission of the application.