

Private flood insurance offered as an endorsement to a standard homeowners insurance policy could possibly eliminate instances where it is necessary to differentiate between flood and wind damage.²⁶

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²⁶ CRS, May 7, 2019. "Private Flood Insurance and the National Flood Insurance Program," accessed online at https://www.everycrsreport.com/files/20190507_R45242_968aced5ccda33b36e57f26022e80552ffa6f32d.pdf.