

. PUBLIC LAW 108-264—JUNE 30, 2004

**SEC. 205. APPEAL OF DECISIONS RELATING TO FLOOD INSURANCE
COVERAGE.**

Not later than 6 months after the date of enactment of this Act, the Director shall, by regulation, establish an appeals process through which holders of a flood insurance policy may appeal the decisions, with respect to claims, proofs of loss, and loss estimates relating to such flood insurance policy, of—

- (1) any insurance agent or adjuster, or insurance company;
- or
- (2) any employee or contractor of the Federal Emergency Management Agency