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## **Federal and State Government Provide Flood Insurance Information**

**PIERRE, S.D.** – Flood insurance is administered through the Federal Emergency Management Agency (FEMA) by the federal National Flood Insurance Program. It is different than most homeowner or dwelling policies which in most cases do not cover flood damage.

FEMA National Flood Insurance Program information is available by visiting [www.floodsmart.gov](http://www.floodsmart.gov) or by calling 1-888-379-9531.

FEMA has responded to a commonly asked question with the following statement: If you already have flood insurance, policies under the National Flood Insurance Program cover flood damages to insured buildings and contents, whether caused by man-made events such as an intentional opening of spillways or breaching of levees, or whether simply caused by a natural flooding event.

The South Dakota Division of Insurance has created a FAQ list to help people understand general flood-related coverage. This information is found at [www.state.sd.us/insurance](http://www.state.sd.us/insurance).

"Many South Dakotans dealing with flooding issues are trying to understand what their insurance will cover," said State Labor and Regulation Secretary Pam Roberts. "If you have specific questions about what type of coverage you have, contact your insurance agent or the company you have coverage through."

Other things can be done to protect property. The likelihood of sewer backup increases in areas affected by flood waters. Sewer backup insurance can be added to policies by directly contacting your insurance agent or the insurance company.