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State Insurance Division Releases Flood FAQs

PIERRE, S.D. – The state Insurance Division has released a list of common questions and answers to help people understand general flood-related insurance coverage. This resource is posted at dlr.sd.gov/insurance/general_guidance/documents/flood_faqs.pdf.

"Many South Dakotans dealing with flooding issues are trying to understand what their insurance will or will not cover," said state Labor and Regulation Secretary Marcia Hultman. "Anyone with questions should visit the Division of Insurance website for important flood insurance information and other helpful links."

Flood insurance is administered by the Federal Emergency Management Agency (FEMA) through the National Flood Insurance Program (NFIP). It is coverage separate from homeowner or dwelling policies, which in most cases, do not cover flood damage.

Information on flood insurance is available by visiting the NFIP website at fema.gov/national-flood-insurance-program or by calling 1-800-427-4661.

FEMA has responded to a commonly asked question with the following statement: If you already have flood insurance, policies under the NFIP 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.

"If you have questions about what type of coverage you have, contact your insurance agent or the company you have coverage through," said state Insurance Director Larry Deiter.

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

People should safeguard possessions. Put copies of insurance policies, financial records and other critical documents in a waterproof container, along with an inventory of major household items.

For more information, contact the Division of Insurance at 605-773-3563 or visit dlr.sd.gov/insurance