

South Dakota Department of Labor & Regulation  
123 W. Missouri Ave.  
Pierre, SD 57501  
[dlr.sd.gov](http://dlr.sd.gov)

**For Immediate Release:** Tuesday, June 25, 2024  
**Media Contact:** [Dawn Dovre](mailto:Dawn.Dovre@sd.gov), 605-773-3094

## What to Know about Insurance and Flooding

PIERRE, S.D. – "Many South Dakotans dealing with flooding issues are trying to understand what their insurance will cover," said state Labor and Regulation Secretary Marcia Hultman. "The Division of Insurance has [online information](#) to help answer questions."

The federal National Flood Insurance Program (NFIP) administers flood insurance. It is different than most homeowner or dwelling policies which in most cases do not cover flood damage.

"If you're unsure if flooding or sewer backup is covered under your homeowner policy, contact your insurance agent or the company you have coverage through," said Secretary Hultman.

Information on flood insurance is available by visiting the NFIP website at [fema.gov/flood-insurance](http://fema.gov/flood-insurance) or by calling 1-877-336-2627.