Flood insurance—what it covers and what it doesn't

Contents flood insurance covers only actual cash value, not replacement cost of contents.

Replacement cost insurance is available for some structures.

Garage may require a separate flood policy, but usually 10% of the principal dwelling's flood insurance automatically applies to a detached garage at same address.

Items outside are not covered. Items stored inside a structure above ground/grade are covered by contents flood insurance. Auto coverage requires comprehensive auto insurance.

Portable storage units and their contents are not covered by flood insurance.

Basement contents, including wall finishes (e.g. panelling) are not covered.

Furnace and water heater covered by structure flood insurance.

Washer and dryer covered by contents flood insurance. • Homeowners Insurance is not flood insurance. Flood insurance must be purchased separately.

• Each structure requires a separate flood policy. However, you need only one contents policy.

• See your insurance agent for specific information.

Covered by structure flood insurance

Covered by contents flood insurance

NOT covered by flood insurance

Sump pump failure and sewer back-up can be covered by a rider on homeowners' policy.



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