

# HOUSE RESEARCH

## Bill Summary

**FILE NUMBER:** H.F. 3582

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**Version:** As introduced

**Authors:** Tschumper and others

**Subject:** Flood insurance

**Analyst:** Thomas Pender, 652-296-1885

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### Overview

This bill requires an insurance company that sells homeowner's insurance to provide a written notice that the policy does not cover damage caused by flooding.

#### Section

**1 Flood insurance coverage; disclosure of noncoverage.** Requires an insurance company to provide a written notice about flood insurance when it sells a homeowner's policy and a reminder every year after that. The notice must tell the policyholder:

- 1) that the homeowner's policy does not cover damage caused by floods;
- 2) that flood insurance is available in most communities through the National Flood Insurance Program (NFIP);
- 3) that flood insurance may be available through NFIP whether or not the property is in a flood plain;
- 4) the telephone number for NFIP; and
- 5) that the policyholder should ask an insurance agent about flood insurance other than that sold through NFIP that may be available if the policyholder's community

**Section**

does not participate in NFIP.

Also permits the notice to tell the policyholder that the insurance company can provide flood insurance through the NFIP "Write Your Own" program (if the insurance company participates in that program).