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State of Minnesota

HOUSE OF REPRESENTATIVES

EIGHTY-FIFTH SESSION

HOUSE FILE No. **3582**

February 28, 2008

Authored by Tschumper

The bill was read for the first time and referred to the Committee on Commerce and Labor

March 3, 2008

Committee Recommendation and Adoption of Report:

To Pass

Read Second Time

1.1 A bill for an act  
1.2 relating to insurance; homeowners; regulating flood insurance coverage;  
1.3 requiring disclosures of noncoverage; proposing coding for new law in  
1.4 Minnesota Statutes, chapter 65A.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. **[65A.302] FLOOD INSURANCE COVERAGE; DISCLOSURE OF**  
1.7 **NONCOVERAGE.**

1.8 Every insurer, upon delivery of a homeowners policy and/or declaration page, and  
1.9 not less than once annually, shall provide a written notice to the policyholder entitled  
1.10 "Important Information About Damage Caused by Flooding." This title must be in at least  
1.11 18-point type. The notice must disclose that the policy does not cover damage caused  
1.12 by flooding and disclose sufficient information to allow the policyholder to contact the  
1.13 National Flood Insurance Program to inquire about purchasing flood insurance. The  
1.14 following language satisfies the notice requirements of this section:

1.15 "The policy does not cover damage to your property caused by flooding. Flood  
1.16 insurance is available to communities and property that participate in the National  
1.17 Flood Insurance Program ("NFIP"). Not all communities participate in the NFIP.  
1.18 Flood insurance may be available even if you do not live in a flood hazard area  
1.19 as defined by the NFIP. Please call the NFIP at 1-800-427-4661 to see if your  
1.20 community and property are eligible for coverage. If your community does not  
1.21 participate in the NFIP, you may contact your insurance agent or broker to see if  
1.22 there is other flood insurance coverage available to you."

1.23 The disclosure may also inform the policyholders that the insurer offers flood  
1.24 insurance as a participant in the NFIP's "Write Your Own" program.