

Flood Insurance: What You Need to Know



Did you know that standard homeowners' insurance policies typically do not cover flood damage?

That means the full cost of any flood damage to your residence would be your sole responsibility. Luckily, the City of Minnetonka participates in the National Flood Insurance Program (NFIP) so that **all residents are eligible to purchase flood insurance, even renters and owners of non-residential buildings.**



What is Typically Covered?

Building Coverage

- Electrical and plumbing systems
- Furnaces and water heaters
- Refrigerators, cooking stoves, and built-in appliances like dishwashers
- Permanently installed carpeting, cabinets, paneling, and bookcases
- Window blinds
- Foundation walls, anchorage systems, and staircases.
- Detached garages
- Fuel tanks, well water tanks and pumps, and solar energy equipment

Contents Coverage

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Washer and dryer
- Portable and window air conditioners
- Microwave oven
- Carpets not included in building coverage (e.g., carpet installed over wood floors)
- Valuable items such as original artwork and furs (up to \$2,500)

Losses from sewer back up are not covered unless caused by surface water flooding

Is Flood Insurance Right for Me?

- If your home is within or touches a high-risk flood area and you have a mortgage on the property, **you are required by federal law to purchase flood insurance.**
- If your home is near an area of past flooding, or you have experienced flooding in the past, **you should consider purchasing flood insurance.**

What Should I do Now?

- **Find out your property's risk of flooding:** by visiting FEMA's Flood Map Service Center or call the City of Minnetonka's Engineering Department.
- **Visit the NFIP website** for more information on preparing for floods and purchasing flood insurance through NFIP.
- **Contact your insurance agent** to learn more about coverage amounts, deductibles, and policy costs.

Contact Us



City of Minnetonka
Engineering Department
952-939-8206



FEMA Flood Map Service Center
msc.fema.gov



National Flood Insurance
Program (NFIP)
FloodSmart.gov