

**Does NFIP flood insurance cover contents?**

**YES**, but NFIP flood insurance is sold separately for building and contents coverage. Home and business owners need to ask whether their policy includes the building coverage, contents coverage or both. (The exception is with a “Preferred Risk Policy”, or PRP, where the building and contents coverage is bundled together in set increments).

**WARNING:** For loans from federally-regulated institutions, federal law mandates purchase of flood insurance if the insurable **STRUCTURE** is in or touches a FEMA mapped high-risk flood zone. (**NOTE:** The federal mandate to purchase flood insurance is not applicable if part of the lot, but no insurable structure, is in or touches the high flood risk area.) However, the lender only has to require building flood insurance coverage. Home and business owners should be aware that contents coverage must be purchased separately.

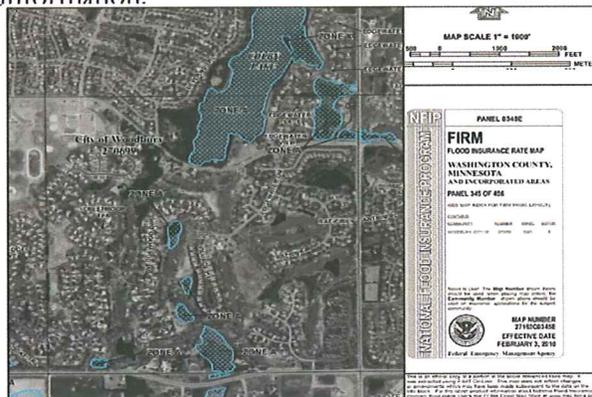
**Does the NFIP flood insurance offer any type of basement coverage?**

**Yes it does.** While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment. Examples of what is insured under the building coverage includes: foundations, walls, attached staircases, central air conditioners, drywall for walls & ceilings, fuel tanks, furnaces, water heaters, heat pumps and sump pumps. The contents coverage insures: washers, dryers, food freezers and the food in them (but not refrigerators) and portable air conditioners. However, most floor coverings, walls/ceilings not made of drywall, bookcases, paneling and personal property (like clothing, furniture, & electronic equipment) are not covered.

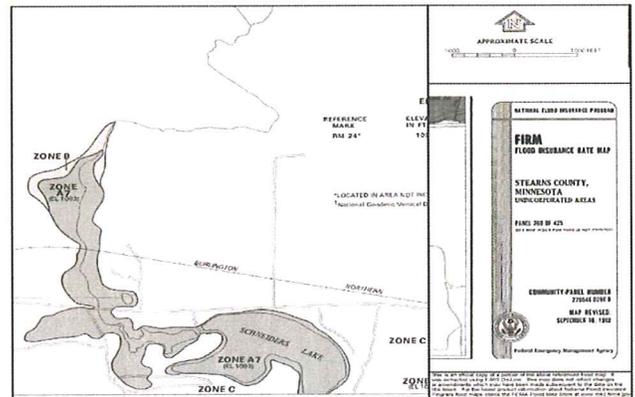
Consider the depth of flooding anticipated and what is most likely to be damaged when deciding the amount of coverage needed, and whether to purchase the separate contents coverage.

**HOW DO I SEE THE FEMA MAP FOR MY AREA?**

Go to [www.msc.fema.gov](http://www.msc.fema.gov). It’s easiest to search by address, but FEMA shows other options. FEMA also has a tutorial on how to make a “FIRMette,” which is an 8-1/2” x 11” clip of the map with the scale and map panel information.



“FIRMette” for newer FEMA map



“FIRMette” for older FEMA map

**DNR Contact Information**



DNR Waters website:  
<http://mndnr.gov/waters>  
 DNR Waters in St. Paul:  
 500 Lafayette Road  
 St. Paul, MN 55155-4032  
 (651) 259-5700

**DNR Information Center**

Twin Cities: (651) 296-6157  
 Minnesota toll free: 1-888-646-6367  
 Telecommunication device for the deaf (TDD): (651) 296-5484  
 TDD toll free: 1-800-657-3929

*This information is available in an alternative format on request.*

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