



DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
Insurance Division

News Release

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Insurance Division Reminds Public About Flood Coverage, Offers Tips

HONOLULU – The state Insurance Division reminds the public that basic home insurance policies do not cover flooding. Homeowners must purchase flood coverage separately.

The National Flood Insurance Program (NFIP) handles the country's flood insurance as well as flood management. More than two dozen insurers in Hawai'i provide flood insurance through the NFIP.

If homeowners have suffered flooding, they should contact their insurance agent to send an adjuster to their property.

Mortgage companies require homeowners who own properties in a flood zone to have flood insurance.

To learn more about flood insurance and find more answers to your questions, go to www.FloodSmart.gov.

In addition, the state Insurance Division offers the following tips:

If you have flood insurance and you have not suffered any flooding yet, you should secure your important documents; find your policy information and a number to call in the event of flooding.

It is also a good time to take an inventory of your belongings. Take photos of your belongings such as jewelry, electronics, appliances, sports equipment and even decorations. Try to gather any receipts and serial numbers as well.

You could download the National Association of Insurance Commissioners app **myHOME Scr.APP.book** for iPhone or Android to help you catalog your belongings.

While flooding is not covered by regular home insurance policies, those policies often cover cases of leaking roofs or windows that cause rain damage to ceilings or contents.

The state Insurance Division oversees the Hawai'i insurance industry; issues licenses; examines the fiscal condition of Hawai'i-based companies; reviews rate and policy filings; and investigates insurance related complaints.

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