



Minnesota Flood Insurance Checklist

Your homeowners insurance doesn't cover flooding. Get protected before you need it.

1. Property Information

- Property Address: _____
- Property Type: Home / Condo / Business
- Year Built: _____
- Foundation Type: Slab / Basement / Crawl
- Number of Floors: _____
- Finished Basement? Yes / No

2. Flood Zone Information

- Flood Zone: A / AE / X / Other _____
- In Special Flood Hazard Area (SFHA)?
- Flood insurance required by lender?
- Elevation certificate available?
- Previous flood claims? Yes / No
- Near river, creek, or lake?

Check your zone at msc.fema.gov

3. Coverage Needed

- Building Coverage: \$ _____
- Contents Coverage: \$ _____
- NFIP or Private Flood?
- Additional living expenses needed?
- Higher basement coverage needed?
- Deductible: \$ _____

4. Risk Factors

- Low-lying property
- Near body of water
- Poor drainage in area
- History of water in yard/basement
- In Minnesota River valley
- Urban area (impervious surfaces)

More checkmarks = higher flood exposure.

5. NFIP vs. Private Flood Insurance

- NFIP: Government-backed, \$250K building max
- Private: May have higher limits
- Private: May include living expenses
- Private: Often better basement coverage
- Compare both options
- Consider waiting period (30 days NFIP)

6. Minnesota-Specific Considerations

- Spring snowmelt flooding
- Minnesota River valley exposure
- Urban flooding risk
- Lake/wetland proximity

7. Questions to Ask

• What's my flood zone? • Is flood insurance required? • NFIP or private—which is better for me? • What's covered in my basement? • Is there a waiting period? • What's the cost difference? • Does it cover additional living expenses?

8. Documents to Gather

- Property address and legal description
- Elevation certificate (if available)
- Current homeowners policy
- Mortgage information (if applicable)

Ready to Protect Your Property from Flooding?

Don't wait for flood season. The 30-day waiting period means you need coverage BEFORE you need it.

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This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.