



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

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FILING GUIDANCE NOTICE 2025-R

TO: All Insurers Authorized to Write Home or Dwelling Insurance in Massachusetts

FROM: Jackie Horigan, Deputy Commissioner, Product Regulation and Innovation

DATE: June 3, 2025

RE: Mandatory Flood Exclusion Disclosure

The Division of Insurance is issuing Filing Guidance Notice 2025-R for the submission of new mandatory disclosures relating to flood coverage.

Flood Risk

Flooding is a very common and costly natural disaster, however, home insurance policies have not traditionally covered damage associated with floods.

Flood insurance is mandatory only for those homes that have been identified by the Federal Emergency Management Agency (FEMA) mapping as located in high-risk flood areas and that are mortgaged through a federally-backed lender. However, the National Flood Insurance Program (NFIP) makes flood coverage available for all property holders if the property is located in an approved NFIP community. The property does not need to be in a flood plain to qualify for coverage. Most cities and towns in Massachusetts participate in the NFIP.¹

Massachusetts law prohibits a creditor or creditor's representative from requiring residents to purchase flood insurance coverage either from the NFIP or a private insurer in an amount over the outstanding principle of the mortgage. Additionally, a creditor or creditor's representative cannot require residents to purchase contents coverage or have a deductible of less than \$5,000. Producers must provide written notice to applicants looking to purchase flood coverage outlining these requirements. Please review [Bulletin 2015-07: Mandatory Notice Requirement for Licensed Producers Selling Flood Insurance](#) for more information and a copy of the required notice.

¹ The NFIP [Community Status Book | FEMA.gov](#) contains the current "NFIP status" of a community.

Filing Requirements

Effective for all policies issued or renewing January 1, 2026, carriers are to submit for the Division's review a separate disclosure notice clearly identifying that the home or dwelling insurance policy issued for delivery in Massachusetts does not cover loss from flooding. The notice shall be printed and included as a separate, stand-alone document, with the delivery of the policy, OR included in the policy packet, as its own individual page, positioned immediately after the declarations page. The notice shall be consistent with the standards outlined in M.G.L. c. 175, §2B, including being no less than 10-point type, and shall contain the following language:

"IMPORTANT POLICYHOLDER NOTICE. THIS POLICY DOES NOT COVER DAMAGE FROM FLOOD. FLOODING OFTEN OCCURS OUTSIDE OF IDENTIFIED HIGH-RISK FLOOD AREAS AND PROPERTY OWNERS MAY WANT TO CONSIDER PURCHASING FLOOD COVERAGE.

POLICYHOLDERS MAY BE ABLE TO PURCHASE AN ENDORSMENT TO ADD FLOOD COVERAGE TO THEIR EXISTING POLICY IF THEY DO NOT HAVE COVERAGE ALREADY OR PURCHASE A STAND-ALONE FLOOD POLICY FROM A COMPANY OFFERING PRIVATE FLOOD INSURANCE OR FROM THE NATIONAL FLOOD INSURANCE PROGRAM. YOUR INSURANCE AGENT OR THE MASSACHUSETTS DIVISION OF INSURANCE CAN PROVIDE YOU WITH INFORMATION ABOUT FLOOD INSURANCE."

This disclosure should be provided upon issuance and upon any subsequent renewals.

The Division expects all disclosures to be submitted by September 1, 2025, via the System for Electronic Rates and Forms Filings (SERFF). Filings made specifically in response to Filing Guidance Notice 2025-R should not be submitted with other form/rule/rate changes and should include a Filing Description field beginning with the phrase "IN RESPONSE TO: Filing Guidance Notice 2025-R."

Any questions about this Filing Guidance Notice may be directed to masspc@mass.gov.