



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

**Bulletin PC-93-25**

**July 8, 2025**

**To: All Companies Licensed to Write Homeowners and Renters Insurance**  
**Subject: Flood Insurance Disclosure Requirements Under Public Act No. 25-33**

This Bulletin provides guidance to property/casualty insurers concerning the flood insurance policy disclosures required under the Public Act No, 25-33.

Section 1 of [Public Act No. 25-33](#) requires insurers to include a clear, conspicuous, and plain language notice in homeowners and renters insurance policies (including dwelling fire and condominium policies) stating that losses caused by flood are not covered under such policies and that insurance is available for purchase under a separate flood insurance policy (the “Notice”). In addition, the Notice shall include basic information concerning how the insured may purchase flood insurance.

The Insurance Department (the “Department”) is not prescribing the form of Notice. Insurers shall file, through SERFF, the Notice they intend to include on new and renewal policies for Department approval. Insurers shall file the required Notice with the Department on or before **January 31, 2026, for new or renewal policies effective on or after July 1, 2026.**

The filing shall include: (1) the location/placement of the Notice in the policy documents, preferably on the Declarations Page but if that is not possible it must in a location that is prominent and in a font type that is larger than other policy provisions; and (2) the Notice wording the insurer intends to use including information about the availability of flood insurance through the National Flood Insurance Program or private flood insurers.

For questions concerning this Bulletin, please contact the Department’s Property and Casualty division by email at: [pc.cid@ct.gov](mailto:pc.cid@ct.gov).

A handwritten signature in blue ink, appearing to read "A. Mais".

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Andrew N. Mais  
Insurance Commissioner