

**HOME**

**FLOODING & FLOOD RISKS**

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# What's Covered

Flood insurance policies cover physical damage to your property and possessions. You can use the following list as a general guide to what is and isn't covered or simply refer to the [Summary of Coverage \(PDF 108K\)](#) to help you better understand your policy and coverage.

**One-Step Flood Risk Profile**

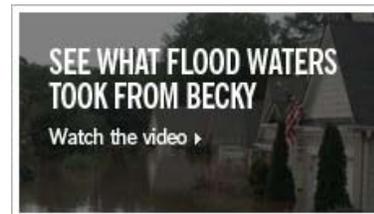
**HOW CAN I GET COVERED?**

- Rate your risk
- Estimate your premiums
- Find an agent

Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_ State/Territory \_\_\_\_\_  
 Zip code: \_\_\_\_\_  
 Residential?    Yes    No

**GO!**

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**Nearly 20% of flood insurance claims come from moderate-to-low risk areas.**

## BUILDING PROPERTY

- The insured building and its foundation
- Electrical and plumbing systems
- Central air conditioning equipment, furnaces and water heaters
- Refrigerators, cooking stoves and built-in appliances such as dishwashers
- Permanently installed carpeting over unfinished flooring
- Permanently installed paneling, wallboard, bookcases and cabinets
- Window blinds
- Detached garages (up to 10 percent of building property coverage); detached buildings (other than garages) require a separate building property policy
- Debris removal

## PERSONAL CONTENTS PROPERTY

- Personal belongings, such as clothing, furniture and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwave ovens and portable dishwashers
- Carpets that are not included in building coverage
- Clothing washers and dryers
- Food freezers and the food in them
- Certain valuable items such as original artwork and furs (up to \$2,500)

## WHAT'S NOT COVERED

- Damage caused by moisture, mildew or mold that could have been avoided by the property owner
- Currency, precious metals and valuable papers such as stock certificates
- Property and belongings outside of an insured building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools
- Living expenses such as temporary housing
- Financial losses caused by business interruption or loss of use of insured property

Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy)

## FLOOD INSURANCE FOR BASEMENTS AND AREAS BELOW THE LOWEST ELEVATED FLOOR

Coverage is limited in basements regardless of zone or date of construction. It's also limited in areas below the lowest elevated floor, depending on the flood zone and date of construction. These areas include:

- Basements
- Crawl spaces under an elevated building
- Enclosed areas beneath buildings elevated on full-story foundation walls that are sometimes referred to as "walkout basements"
- Enclosed areas under other types of elevated buildings

Make sure to ask your agent for additional details on your basement coverage.



Note: Adobe Reader is required to download PDF documents.

[Download the Free Adobe Reader.](#)



### QUESTIONS FOR YOUR AGENT

A lot of things determine what policy is best for your business, so if you have questions, now's the time to ask.

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### UNDERSTANDING THE BASICS

Learn the essentials to flood insurance, including what it covers, what it protects and who it protects.

[Learn More ▶](#)

