



What Is Covered (and Not Covered) Under My NFIP Policy

Just a few inches of water can cost thousands of dollars in damage to a home. Flood insurance can help homeowners deal with the financial consequences of flooding, although like other types of insurance policies it doesn't cover all losses.

The National Flood Insurance Program covers direct physical damage by flood to your building and/or personal property, also known as contents. The Standard Flood Insurance Policy (SFIP) is a single-peril (flood) policy that pays only for flood damage to your insured property, up to the policy limit. The SFIP is not a valued policy, which pays the total policy limit in the event of a total loss. The NFIP offers coverage under three types of forms: the Dwelling Form, the General Property form, and the Residential Condominium Building Association Policy form.

This document summarizes what is, and is not, covered under the Dwelling Form, which is most commonly used to insure a residential building and single family dwelling units in a condominium building. For detailed information on what is covered and not covered under the General Policy and Association Policy forms, refer to those specific forms or go online to the NFIP [Summary of Coverage](#). Your SFIP, including your Policy Declarations Page, is your official contract of insurance. If you have questions, contact your insurance agent or insurer.

Covered Building Property:

- The electrical and plumbing systems
- Furnaces, water heaters, heat pumps, and sump pumps
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets. The damage must be directly caused by flood water. Cabinets that were not damaged by flood water are not covered, even if they match cabinets that were damaged by flood water.
- Window blinds
- Foundation walls, anchorage systems, and staircases attached to the building. There is an exclusion for "loss caused directly by earth movement even if the earth movement is caused by flood."
- A detached garage, used for limited storage or parking. Up to 10 percent of the building coverage limit can be used, but will reduce the total amount of building coverage available.
- Cisterns and the water in them
- Fuel tanks and the fuel in them, solar energy equipment, and well water tanks and pumps

Covered Personal Property – Contents:

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners (easily moved or relocated)

- Portable microwave ovens and portable dishwashers
- Carpets not included in building coverage (carpet installed over wood floors, etc.)
- Clothes washers and dryers
- Certain valuable items such as original artwork and furs (up to \$2,500)
- Food freezers and the food in them (but not refrigerators)

Not Covered for Building or Personal Property:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner or which are not attributable to the flood
- Damage caused by earth movement, even if the earth movement is caused by flood
- Additional living expenses, such as temporary housing, while the building is being repaired or is unable to be occupied
- Loss of use or access of the insured property
- Financial losses caused by business interruption
- 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
- Currency, precious metals, and valuable papers such as stock certificates
- Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy)

Flood Insurance Coverage Limitations:

Basements and Areas Below the Lowest Elevated Floor

Flood insurance coverage is limited in areas below the lowest elevated floor (the floor used for living purposes), including crawlspaces, depending on the flood zone and date of construction (refer to Part III, Section A.8 in your policy) and in basements regardless of zone, or date of construction.

Examples of these areas include:

- Basements
- Crawlspaces 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

Covered Building Property:

- Foundation walls, anchorage systems, and staircases attached to the building
- Central air conditioners
- Cisterns and the water in them
- Drywall for walls and ceilings (in basements only)
- Non-flammable insulation (in basements only)
- Electrical outlets, switches, and circuit-breaker boxes
- Fuel tanks and the fuel in them, solar energy equipment, and well water tanks and pumps
- Furnaces, water heaters, heat pumps, and sump pumps

Covered Personal Property:

- Washers and dryers
- Food freezers and the food in them (but not refrigerators)

- Portable and window air conditioners

Not Covered Under Building or Personal Property:

- Paneling, bookcases, and window treatments such as curtains and blinds
- Carpeting, area carpets, and other floor coverings such as tile
- Drywall for walls and ceilings (below the lowest elevated floor)
- Walls and ceilings not made of drywall
- In certain cases staircases and elevators
- Most personal property such as clothing, electronic equipment, kitchen supplies, and furniture

Replacement Cost Value vs. Actual Cash Value:

Under the SFIP – Dwelling Form, replacement cost coverage is available for a single-family dwelling that is the policyholder’s principal residence and is insured for at least 80 percent of the building’s total insurable value at the time of the loss. Replacement Cost Value (RCV) is the value to replace the building without depreciation. Some manufactured housing is not available for this coverage. Actual Cash Value (ACV) is RCV at the time of loss, less the value of physical depreciation. Personal property is always valued on an ACV basis.

Policyholder Duties After a Loss:

It is important to understand your responsibility in case of a loss. These requirements are detailed in the policy under Section VII. General Condition, Paragraph J. “Requirements in Case of Loss.” Other helpful information in case of a loss is available to the policyholder in the [Flood Insurance Claims Handbook](#).

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