

# What Does My Flood Insurance Cover?

The following provides a general overview of items covered by your flood insurance policy; it is not a comprehensive list. Review your policy for complete coverage and exclusion information.

## IF BUILDING COVERAGE HAS BEEN PURCHASED



### What's covered

- The insured building and its foundation
- The electrical systems
- Central air-conditioning equipment, furnaces and water heaters
- Permanently installed carpeting over an unfinished floor
- Refrigerators, cooking stoves and built-in appliances such as dishwashers
- Permanently installed paneling, wallboard, bookcases and cabinets
- Window blinds
- Debris removal

## IF CONTENTS COVERAGE HAS BEEN PURCHASED

Contents coverage can be purchased separately from building coverage.



### What's covered

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

## WHAT IS NOT COVERED BY MY FLOOD INSURANCE?

Your policy lists specific coverage exclusions and limitations. Please refer to your policy for the complete list.

### Examples of uncovered or excluded losses:

- Damage caused by moisture, mildew or mold that could have been avoided by the property owner
- Most self-propelled vehicles such as cars, including their parts
- Property and belongings outside of a building such as trees, plants, shrubs, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools
- Financial losses caused by business interruption or loss of use of insured property
- Additional living expenses such as temporary housing
- Any damage caused by water flow beneath the earth's surface (review the exclusions section in your flood insurance policy for specific information on damage caused by seepage or drain or sewer backup)
- The cost of complying with any ordinance of law requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris

### Coverage Tip



**There is limited coverage in a basement.** Refer to your flood insurance policy for the detailed list of items covered in that area, and speak to your insurance company or agent for more information.

