

## **COVERAGE LIMITATIONS IN BASEMENTS AND ELEVATED BUILDINGS WITH ENCLOSURES**

### **Section III. A. Coverage A – Building Property**

Items of property in a **building** enclosure below the lowest elevated floor of an **elevated post-FIRM building** located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a **basement**, regardless of the zone. Coverage is limited to the following.

- a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
  1. Central air conditioners
  2. Cisterns and the water in them
  3. Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped to the framing
  4. Electrical junction and circuit breaker boxes
  5. Electrical outlets and switches
  6. Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987
  7. Fuel tanks and the fuel in them
  8. Furnaces and hot water heaters
  9. Heat pumps
  10. Nonflammable insulation in basement
  11. Pumps and tanks used in solar energy systems
  12. Stairways and staircases attached to the building not separated from it by elevated walkways
  13. Sump pumps
  14. Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system
  15. Well water tanks and pumps
  16. Required utility connections for any item in this list; and
  17. Footings, foundations posts, pilings, piers, or other foundation walls and anchorage systems required to support a building.
- b. Clean-up.

### **III. B. Coverage B – Personal Property**

3. Coverage for items of property in a building enclosure below the lowest elevated floor of an elevated Post-FIRM building located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a basement, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

- a. Air conditioning units, portable or window type;
- b. Clothes washers and dryers; and
- c. Food freezers, other than walk-in, and food in any freezer.

## **Note:**

Coverage limitations do not apply to Pre-FIRM elevated buildings with an enclosure.

Coverage limitations do not apply to Post-FIRM elevated buildings with an enclosure in Unnumbered A, AO, B, C or X zones.

Coverage limitations will always apply to Post-FIRM elevated buildings in **A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE Zones.**

Coverage limitations will always apply in a building with basement (any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level 'subgrade' on all sides) regardless of the flood zone or the year of construction.