

What Does Flood Insurance Cover?

Physical damage to your building or personal property "directly" caused by a flood is covered by your flood insurance policy. For example, damages caused by a sewer backup are covered if the backup is the direct result of flooding. If the backup is caused by another problem, the damages are not covered.

For general guidance on flood insurance coverage including what is insured under Building Property coverage, Personal Property coverage and what is NOT insured under either, refer to the list below.

What is Insured Under Building Property Coverage

- The insured building and its foundation
- The 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 an unfinished floor
- Permanently installed paneling, wallboard, bookcases and cabinets
- Window blinds
- A detached garage (up to 10% of Building Property coverage); detached buildings (other than detached garages) require a separate Building Property policy.
- Debris removal

What is Insured Under Personal Property Coverage

- Personal belongings i.e. clothing, furniture and electronic equipment
- Curtains
- Portable microwave ovens and portable dishwashers
- Carpets not included in building coverage (see above)
- Clothes washers and dryers
- Food freezers and the food inside
- Certain valuable items i.e. original artwork and furs (up to \$2,500)

What is Not Insured Under Either Building Property or Personal Property Coverage

- Damage caused by moisture, mildew or mold that could have been avoided by the property owner
- Currency, precious metals and valuable papers i.e. stock certificates
- Property and belongings outside of a 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)