



Residential Flood Insurance

Flood insurance goes beyond the coverage of a standard homeowners insurance policy and protects you from more severe types of water damage, like heavy rain, melting snow, and severe coastal storms. A flood is defined by the National Flood Insurance Program as: A general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mud-flow.

Building Coverage

Contents Coverage

Must Be Purchased Separately

What Is Covered

- 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
- Debris removal

Areas Below Lowest Elevated Floor

- Foundation walls, anchorage systems, and staircases attached to the building
- Central air conditioner
- Cisterns and the water in them 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 The following items are covered in basements only:
- Drywall for walls and ceilings
- Non-flammable insulation

What Is Covered

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwave ovens and portable dishwashers
- Carpets not included in building coverage
- Clothes washers and dryers
- Food freezers and the food in them
- Certain valuable items such as original artwork and furs

Areas Below Lowest Elevated Floor

- Washers and dryers
- Food freezers and the food in them (but not refrigerators)
- Portable and window air conditioners

Property Covered: 2-4 Residence Homes, Condos. Manufactured Homes, Townhouse, Single Family Residence

Contact Us



REQUEST A QUOTE

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“Service You Can Count On, Coverage You Can Trust!”

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