

Basement Flooding

What's Covered?

The National Flood Insurance Program (NFIP) recommends purchasing both building and contents coverage for the broadest flood protection available. Basements, defined as **any area of a building with a floor that is below the ground level on all sides**, receive limited coverage. Refer to your policy for the complete list of covered items.



BUILDING COVERAGE

Basement items are covered under Building Coverage if they are connected to power and installed. Examples include:



Central Air Conditioners



Electrical Outlets and Light Switches



Furnaces and Hot Water Heaters



Sump Pumps

CONTENTS COVERAGE

Basement items are covered under Contents Coverage if they are connected to a power source. Examples include:



Clothing Washers and Dryers



Window Air Conditioners



Freezers and Contents

NOT COVERED

Items not specifically listed in the policy are not covered in a basement. Examples include:



Finished Basement Home Improvements



Couches



Televisions



Family Photographs or Keepsakes



To ensure a smooth claims process, photograph and document the **manufacturer, make, model, and serial number of building equipment and appliances** for your adjuster.



The Standard Flood Insurance Policy (SFIP) does not pay for removal of non-covered building or personal property items, even if the removal of these items facilitates cleanup of covered building repairs, such as the removal of carpet installed inside a basement.



For more in-depth information on basement coverage from the NFIP, visit: [Fema.gov/about/news-multimedia/factsheets](https://www.fema.gov/about/news-multimedia/factsheets)

The NFIP, managed by the Federal Emergency Management Agency (FEMA), aims to reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies. Contact an agent to understand the coverages outlined in your homeowners insurance policy and identify where flood insurance can help. For flood insurance questions and to find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://www.floodsmart.gov/flood-insurance/providers) or call FEMA Mapping and Insurance eXchange (FMIX) at (877) 336-2627.

This document is not intended to provide legal advice or guidance.

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