

Check Your Insurance Policy to Understand What's Covered

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LITTLE ROCK, Ark. — If it can rain, it can flood. Arkansas homeowners, renters and small business owners should take the time now to review their homeowner's, renters and flood insurance policies.

Talk to your licensed insurance agent to verify what is and isn't covered on each of your policies.

Contents are not typically covered by a building/structure flood policy and must be purchased separately. Building coverage only covers the structure. Unless you have contents coverage, your flood-damaged contents are not covered. Renters may purchase contents coverage for their personal belongings.

The cause of the flooding matters. Damage caused by a sewer backup is only covered by flood insurance if it's a direct result of flooding; the damage is not covered if the backup is caused by some other problem.

It may be a good idea to purchase coverage for the building (the structure) and its contents. Each has a deductible. Building coverage only covers the structure, so you should consider getting coverage for the items inside the property too (contents coverage).

Examples of building coverage:

- The electrical and plumbing systems;



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- Furnaces, water heaters, heat pumps and sump pumps;
- Refrigerators, cooking stoves and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor;
- Permanently installed paneling, wallboard, bookcases and cabinets. The damage must be directly caused by flood water. Cabinets that were not damaged by flood water are not covered, even if they match cabinets that were damaged by flood water.
- Window blinds;
- Foundation walls, anchorage systems and staircases attached to the building. There is an exclusion for “loss caused directly by earth movement even if the earth movement is caused by flood;”
- A detached garage used for limited storage or parking. Up to 10 percent of the building coverage limit can be used, but will reduce the total amount of building coverage available;
- Cisterns and the water in them;
- Fuel tanks and the fuel in them, solar energy equipment and well water tanks and pumps.

Examples of Contents Coverage:

- Personal belongings such as clothing, furniture and electronic equipment;
- Curtains;
- Portable and window air conditioners (easily moved or relocated);
- Portable microwave ovens and portable dishwashers;
- Carpets not included in building coverage (carpet installed over wood floors, etc.);
- Laundry washers and dryers;
- Certain valuable items such as original artwork and furs (up to \$2,500);
- Food freezers and the food in them (but not refrigerators).

Example of Items Not Covered for Building or Personal Property:

- Damage caused by moisture, mildew or mold that could have been avoided by the property owner or which are not attributable to the flood;



- Damage caused by earth movement, even if the earth movement is caused by flood;
- Additional living expenses, such as temporary housing, while the building is being repaired or is unable to be occupied;
- Loss of use or access to the insured property;
- Financial losses caused by business interruption;
- Property and belongings outside of an insured building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools;
- Currency, precious metals and valuable papers such as stock certificates;
- Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy).

Visit www.floodsmart.gov/ to learn more about the National Flood Insurance Program.

