

What Does Flood Insurance Cover In A Basement?

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MIDLAND, Mi.—The severe storms and flooding of June 22-27 left numerous Michigan residents with damage to their basements. Many of these homes were insured under the National Flood Insurance Program (NFIP) at the time of the flood.

However, policyholders may not be sure what their insurance plan includes in the basement area.

The NFIP defines a basement as any area of a building with a floor that is below the natural ground level on all sides; otherwise, it is considered the first floor.

The following items are covered under **building coverage** as long as they are connected to a power source and/or installed in their functioning location:

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| <ul style="list-style-type: none">■ Sump pumps■ Well water tanks and pumps, cisterns and the water in them■ Oil tanks and the oil in them, natural gas tanks and the gas in them■ Pumps and/or tanks used in conjunction with solar energy■ Furnaces, hot water heaters, air conditioners and heat pumps | <ul style="list-style-type: none">■ Electrical junction and circuit breaker boxes and required utility connections■ Foundation elements■ Stairways, staircases, elevators and dumbwaiters■ Unpainted dry wall and ceilings, including fiberglass insulation■ Cleanup |
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The following items are covered under **contents coverage**:

- Clothes washers and dryers
- Food freezers and the food in them



Flood insurance does not cover basement improvements or items not necessary to make the home safe, sanitary and functional -- such as carpeting, finished walls, paint, floors, ceilings, furniture or personal belongings that may be kept in the basement. Necessary items are included under building coverage and some under contents coverage. The NFIP encourages people to purchase both building and contents coverage for the broadest protection.

If you have NFIP flood insurance, please contact your current flood insurance provider for more information **even if you are not in one of the disaster declared counties.**

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