

## **SCOPE OF COVERAGE FOR BASEMENT**

**A Basement is:** “any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.”

If it is determined a basement exists, coverage and recovery rights will be restricted to the following:

### **Elements Covered (Building Coverage A):**

Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

- (1) Central air conditioners;
- (2) Cisterns and the water in them;
- (3) Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;
- (4) Electrical junction and circuit breaker boxes;
- (5) Electrical outlets and switches;
- (6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987;
- (7) Fuel tanks and the fuel in them;
- (8) Furnaces and hot water heaters;
- (9) Heat pumps;
- (10) Nonflammable insulation in a basement;
- (11) Pumps and tanks used in solar energy systems;
- (12) Stairways and staircases attached to the building, not separated from it by elevated walkways;
- (13) Sump pumps;
- (14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;
- (15) Well water tanks and pumps;
- (16) Required utility connections for any item in this list; and
- (17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a building.

### **Elements Covered (Personal Property Coverage B):**

If installed in their functioning locations and, if necessary for operation, connected to a power source:

- (1) Air conditioning units, portable or window type;
- (2) Clothes washers and dryers; and
- (3) Food freezers, other than walk-in, and food in any freezer.

### **Elements Not Covered**

Contents and personal property  
Improvements such as finished walls, floors, and ceilings  
Building equipment and fixtures not specifically covered