

SCOPE OF COVERAGE FOR A POST-FIRM LOWER ENCLOSURE

A Post-FIRM Lower Enclosure is: the area below the lowest elevated floor, of a building which has been constructed or substantially improved after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later, and located in flood zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE.

If it is determined a post-firm lower enclosure 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) Electrical junction and circuit breaker boxes;
- (4) Electrical outlets and switches;
- (5) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987;
- (6) Fuel tanks and the fuel in them;
- (7) Furnaces and hot water heaters;
- (8) Heat pumps;
- (9) Pumps and tanks used in solar energy systems;
- (10) Stairways and staircases attached to the building, not separated from it by elevated walkways;
- (11) Sump pumps;
- (12) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;
- (13) Well water tanks and pumps;
- (14) Required utility connections for any item in this list; and
- (15) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a building.
- (16) Cleanup

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