

ATTN: Condominium Unit Owners

Your flood insurance policy may provide coverage for both the unit and your personal contents. The National Flood Insurance Program (NFIP) has determined that all building coverages, including interior wall and floor coverings, and appliances in the unit will be covered by the Residential Condominium Building Association Policy (RCBAP) purchased by the condominium association. If your condominium association does not carry building coverage, then any building coverage you carry on your unit will apply to your loss. The RCBAP policy is the primary and if exhausted, may be used as access. Please make sure the adjuster assigned to the Residential Condominium Building Association Policy has access to your unit to identify any improvements and betterments you have made to your individual unit.



Your personal property, if directly damaged by flood, will be paid for by the policy you carry. Please list your damaged contents by item, age, the replacement cost value, and amount of damages to each item. Provide that documentation to the adjuster assigned to your policy/claim.

Coverage for your personal property located below the first elevated floor (i.e., property located in some parking areas or storage units) may be limited based upon several factors, including: the flood zone in which the building is located; if the building is considered an “Elevated Building” according to the NFIP rules and definitions; the date it was constructed; and the date of the applicable Flood Insurance Rate Map (FIRM). These “Post-FIRM Elevated Building” limitations do not apply to policies for buildings in flood zones B, C, and X. Buildings located in numbered A and V flood zones, and AE and VE flood zones may have the limitations, based on date of construction of the building, and the FIRM date. Please check with your adjuster, insurance agent, or flood insurance company representative if you would like more detail on this or other details regarding your specific policy’s coverages, limitations, and exclusions.

Advance Payments may be available and might help you start recovering from your loss a little quicker. Please inquire with your adjuster about requesting an Advance Payment.