



**Covered Items of Property Below the Lowest Elevated Floor of an Elevated Post-FIRM Building
Located in Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE,
Or in a Basement Regardless of the Zone**

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.

Only the items specifically mentioned above are covered. Additional information about your policy, including coverages and exclusions, can be found in the NFIP Dwelling Policy Form, which can be found here: https://www.fema.gov/sites/default/files/documents/fema_F-122-Dwelling-SFIP_2021.pdf.