Understanding Your Flood Insurance
For questions, contact your North Carolina Flood Insurance agent
NorthCarolinaFloodInsurance.org

What is Covered?

Flood insurance covers physical damage to your property and possessions (up to a certain limit depending on your policy).

Building Property

- The insured building and its foundation
- Electrical and plumbing systems
- Central air-conditioning equipment, furnaces, and water heaters
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over unfinished flooring
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Window blinds
- Detached garages (up to 10 percent of building property coverage; other than garages, detached buildings require a separate building property policy)
- Debris removal
Personal Contents Property

- Personal belongings, such as clothing, furniture, and electronic equipment
- Curtains
- Portable and window air-conditioners
- Portable microwave ovens and portable dishwashers
- Carpets that are not included in building coverage
- Clothing washers and dryers
- Food freezers and the food in them
- Certain valuable items such as original artwork and furs (up to $2,500)

What is NOT Covered?

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner
- Currency, precious metals, and valuable papers such as stock certificates
- Property and belongings outside of an insured building, such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools
- Living expenses, such as temporary housing (unless written through a private carrier or carry excess flood insurance)
- Financial losses caused by business interruption or loss of use of insured property
- Most self-propelled vehicles, such as cars, including their parts
Flood Insurance for Basements* and Areas below the Lowest Elevated Floor

Coverage is limited in basements* regardless of zone or date of construction. It's also limited in areas below the lowest elevated floor, depending on the flood zone and date of construction. These areas include:

- Basements*
- Crawl spaces under an elevated building
- Enclosed areas beneath buildings elevated on full-story foundation walls that are sometimes referred to as "walkout basements"
- Enclosed areas under other types of elevated buildings

*Ask your North Carolina Flood Insurance agent for more details on your basement coverage