

# National Flood Insurance Program (NFIP) Guidelines

Information below obtained from [www.fema.gov](http://www.fema.gov) as of February 3, 2011

## Founders Insurance Group

Torrington: 860-482-3506

Lakeville: 860-435-2507

FEMA

[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)

## The Basics:

### Q: Am I eligible to apply for flood insurance?

**A:** All towns in Connecticut are eligible with the exception of Hartland and Wolcott, which are not currently in the NFIP.

### Q: What type of flood insurance is available?

**A:** The NFIP's Dwelling Form offers coverage for:

- 1) Building Property, up to \$250,000.
  - 2) Personal Property (Contents), up to \$100,000.
- Excess flood insurance for limits above the NFIP is available with restrictions.

### Q: What is a Flood?

**A:** In simple terms, a flood is an excess of water on land that is normally dry. The official definition used by the NFIP is:

***“A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:***

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow\*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.”

**\*\*Mudflow** is defined as “A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water...”

# Myth vs. Fact

**MYTH:** You can't buy flood insurance immediately before or during a flood.

**FACT:** You can purchase National Flood Insurance at any time. There is usually a 30-day waiting period after premium payment before the policy is effective, with a few exceptions.

**MYTH:** Flood insurance is only available for homeowners.

**FACT:** Most people who live in NFIP participating communities, including renters and condo unit owners, are eligible to purchase federally backed flood insurance.

**MYTH:** You can't buy flood insurance if your property has been flooded.

**FACT:** You are still eligible to purchase flood insurance after your home, apartment, or business has been flooded, provided that your community is participating in the NFIP.

**MYTH:** National Flood Insurance can only be purchased through the NFIP directly.

**FACT:** NFIP flood insurance is sold through private insurance companies and agents, and is backed by the federal government.

**MYTH:** The NFIP does not offer any type of basement coverage.

## What is covered in your basement:

### Under Building Coverage:

Foundation walls, anchorage systems, and staircases attached to the building.  
Central air conditioners.  
Cisterns and the water in them.  
Drywall for walls and ceilings (in basements only).  
Nonflammable insulation (in basements only).  
Electrical outlets, switches, and circuit breaker boxes.  
Fuel tanks and the fuel in them, solar energy equipment, well water tanks and pumps.  
Furnaces, hot water heaters, heat pumps, and sump pumps.

### Under Personal Property coverage

Washers and dryers.  
Food freezers and the food in them (but not refrigerators).

## What is NOT covered in your basement:

Paneling, bookcases, and window treatments such as curtains and blinds.  
Carpeting, area carpets, & other floor coverings such as tile.  
Drywall for walls and ceilings (below lowest elevated floor).  
Walls and ceilings not made of drywall.  
Most personal property such as clothing, electronic equipment, kitchen supplies, and furniture.

## What is NOT covered at all with the NFIP:

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 a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools.  
Living expenses such as temporary housing.  
Financial losses caused by business interruption or loss of use of insured property.  
Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy).

