



FEMA



Flood Insurance Coverage Involving Seepage and Basements

SEEPAGE:

Rhode Island experienced several days of flooding, much of which covered large areas of land and contributed to an extremely high water table and ground saturation. As a result, many homes experienced seepage into their basements even though flood waters themselves did not enter the home.

Damage caused by seepage, sewer backup, and hydrostatic pressure is covered by the Standard Flood Insurance Policy, when a flood is the cause of the seepage, sewer backup, and hydrostatic pressure.

A flood is defined as a general or temporary condition of partial or complete inundation of two or more acres of normally dry land or two or more properties. A street may be considered a property when homes are not located within a reasonable distance from each other.

BASEMENTS:

A basement is any area of a building having its floor below ground level on ALL sides. Flood insurance coverage is limited in basements. Damage in a basement may not be covered by flood insurance if it does not comply with the minimum standards of the National Flood Insurance Program.

What is Covered:

In a basement, **building property** coverage includes all mechanical items necessary for running the house and also items such as drywall for walls and floors, nonflammable insulation in a basement, stairways and staircases attached to the building and clean-up materials. **Personal property** is a separate policy from the building property coverage. In a basement coverage includes air conditioning units, portable or window type, washing and drying machines and food freezers.

What is not Covered:

Other personal items such as couches, chairs, televisions, carpet, beds and other items not listed above are NOT covered in a basement.

SUMMARY:

A standard flood insurance policy does allow for coverage involving damage from seepage and sewage back up when there is a flood in an area and the flood is the proximate cause and the basement meets the minimum standard of the National Flood Insurance Program.

Still Not Sure?

If a homeowner does not agree with the adjuster's estimate of damages, the policy owner should read their flood insurance policy carefully and discuss the specifics with their insurance agent.

There are two important brochures for homeowners to read:

National Flood Insurance Program Summary of Coverage

<http://www.fema.gov/library/viewRecord.do?id=3011>

Flood Insurance Claims Handbook

<http://www.fema.gov/library/viewRecord.do?id=2184>

If you have questions or need additional information, please contact the Congressional Affairs Office at the Joint Field Office at 1-800-621-3362