



Flood insurance covers only actual cash value, not replacement cost of contents.

Replacement cost insurance is available for some structures.

Basement contents, including wall finishes (e.g. panelling) not covered.

Furnace and water heater covered by structure insurance

Washer and dryer covered by contents insurance.

Sewer back-up can be covered by a rider on homeowners policy.

Items outside are not covered. Items stored inside a structure above ground/grade are covered by contents flood insurance.

Garage may require a separate flood policy, but usually 10% of the principal dwelling's flood insurance automatically applies to a detached garage at same address.

Portable storage units and their contents are not covered by flood insurance.

Auto coverage requires comprehensive auto insurance.

Flood Insurance: What It Covers and What It Doesn't

- Homeowners Insurance is not flood insurance. Flood insurance must be purchased separately.
- Each structure requires a separate flood policy. However, you need only one contents policy.
- See your insurance agent for specific information.

- Covered by structure flood insurance
- Covered by contents flood insurance
- NOT covered by flood insurance