



Understanding Your Flood Insurance

For questions, contact your New Jersey Flood Insurance agent
NewJerseyFloodInsurance.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

New Jersey Flood Insurance
(551) 227-7340

50 Harrison St
PH 434
Hoboken, NJ 07030



National Flood Insurance
(888) 900-0404

4885 North Wickham Rd
Suite 105
Melbourne, FL 32940



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

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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 New Jersey Flood Insurance agent for details about basement coverage options.

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