

which is incidental to the use of the principal structure. The SFIP does not provide coverage for direct physical loss from flood for an appurtenant structure except in the Dwelling Form. The Dwelling Form extends coverage for direct physical loss from flood to a detached garage located on the premises of a one- to four-family dwelling. However, ICC coverage does not apply to these or any other appurtenant buildings indicated in the “Exclusions” section of the ICC coverage. Therefore, a separate flood insurance policy must be written on any appurtenant structure to obtain ICC coverage.

3. ***What buildings have ICC coverage?***

All buildings in Regular Program communities have ICC coverage **except the following:**

- a. Buildings insured under the Group Flood Insurance Policy, which covers recipients awarded an Individual and Family Grant for flood damage under §411 of the Stafford Act (42 U.S.C. § 5178) as a result of a Presidential major disaster declaration.
- b. Units insured under a condominium unit owner policy.**

Buildings located in communities participating in the Emergency Program do not have ICC coverage.

C. ELIGIBILITY QUESTIONS AND ANSWERS

1. ***When is an insured building eligible for an ICC claim payment?***

An insured building (note exceptions in 3, a, and b above) is eligible for an ICC claim payment when a new SFIP is issued or upon the renewal of an SFIP on or after June 1, 1997. Canceling a policy to obtain ICC coverage is prohibited.

2. ***Will an ICC claim be paid on a building that is less than 50 percent damaged but must comply with a state or community floodplain management law or ordinance that has a substantial damage threshold below 50 percent of the market value of the building?***

No. Buildings must be damaged by flood to at least 50 percent of market value in order to be eligible for an ICC claim payment.

3. ***Once an ICC claim for demolition is paid, can the insured, at a later date and once it is decided to rebuild on the same or at another site, make an additional ICC claim for elevation?***

Yes, but the total payment (demolition plus elevation) is limited to the ICC limit at the time of loss, currently \$30,000. Also, the elevation activity must be completed within 4 years of the community’s original declaration of substantial damage (see below). The elevation activity may be accomplished at the original lot or at another lot where there is a requirement to elevate.

4. ***What conditions must be met for a repetitively damaged building to be eligible for an ICC claim payment?***

A building is eligible for an ICC claim payment for repetitive damage if it is in an SFHA (A and V zones), is a repetitive loss structure, and is subject to state or community floodplain management laws or ordinances.