

- b. However, coverage does not apply until the **building** is walled and roofed if the lowest floor, including the **basement** floor, of a **non-elevated building** or the lowest elevated floor of an **elevated building** is:
- (1) Below the **base flood** elevation in Zones AH, AE, A1-A30, AR, AR/AE, AR/AH, AR/A1-A30, AR/A, AR/AO; or
  - (2) Below the **base flood** elevation adjusted to include the effect of wave action in Zones VE or V1-V30.
- The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1-V30 and the top of the floor in Zones AH, AE, A1-A30, AR, AR/AE, AR/AH, AR/A1-A30, AR/A, AR/AO.
7. A manufactured home or a travel trailer as described in the Definitions section (see **II.B.6.b.** and **II.B.6.c.**)
- If the manufactured home is in a **special flood hazard area**, it must be anchored in the following manner at the time of the loss:
- a. By over-the-top or frame ties to ground anchors; or
  - b. In accordance with the manufacturer's specifications; or
  - c. In compliance with the community's floodplain management requirements;
- unless it has been continuously insured by the **NFIP** at the same **described location** since September 30, 1982.
8. Items of property in a **building** enclosure below the lowest elevated floor of an **elevated post-FIRM building** located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a **basement**, regardless of the zone. Coverage is limited to the following:
- a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
    - (1) Central air conditioners;
    - (2) Cisterns and the water in them;
    - (3) Drywall for walls and ceilings in a **basement** and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;
    - (4) Electrical junction and circuit breaker boxes;
    - (5) Electrical outlets and switches;
    - (6) Elevators, dumbwaiters and related equipment, except for related equipment installed below the **base flood** elevation after September 30, 1987;
    - (7) Fuel tanks and the fuel in them;
  - (8) Furnaces and hot water heaters;
  - (9) Heat pumps;
  - (10) Nonflammable insulation in a **basement**;
  - (11) Pumps and tanks used in solar energy systems;
  - (12) Stairways and staircases attached to the **building**, not separated from it by elevated walkways;
  - (13) Sump pumps;
  - (14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;
  - (15) Well water tanks and pumps;
  - (16) Required utility connections for any item in this list; and
  - (17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a **building**.
- b. Clean-up.

## B. COVERAGE B - PERSONAL PROPERTY

1. If you have purchased personal property coverage, we insure, subject to **B.2.** and **B.3.** below, against **direct physical loss by or from flood** to personal property that is inside the fully enclosed insured **building** and is:
- a. Owned by the **unit owners** of the **condominium association** in common, meaning property in which each **unit owner** has an undivided ownership interest; or
  - b. Owned solely by the **condominium association** and used exclusively in the conduct of the **business affairs** of the **condominium association**.
- We also insure such personal property for 45 days while stored at a temporary location, as set forth in **III.C.2.b.**, **Property Removed to Safety**.
2. Coverage for personal property includes the following property, subject to paragraph **B.1.** above, which is covered under Coverage **B** only:
- a. Air conditioning units, portable or window type;
  - b. Carpet, not permanently installed, over unfinished flooring;
  - c. Carpets over finished flooring;
  - d. Clothes washers and dryers;
  - e. "Cook-out" grills;
  - f. Food freezers, other than walk-in, and food in any freezer;
  - g. Outdoor equipment and furniture stored inside the insured **building**;
  - h. Ovens and the like; and
  - i. Portable microwave ovens and portable dishwashers.

- 3.** Coverage for items of property in a **building** enclosure lower than the lowest elevated floor of an **elevated post-FIRM building** located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a **basement**, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
- a. Air conditioning units, portable or window type;
  - b. Clothes washers and dryers; and
  - c. Food freezers, other than walk-in, and food in any freezer.
- 4. Special Limits.** We will pay no more than \$2,500 for any one loss to one or more of the following kinds of personal property:
- a. Artwork, photographs, collectibles, or memorabilia, including but not limited to, porcelain or other figures, and sports cards;
  - b. Rare books or autographed items;
  - c. Jewelry, watches, precious and semiprecious stones, or articles of gold, silver, or platinum; or
  - d. Furs or any article containing fur which represents its principal value.
- 5.** We will pay only for the functional value of antiques.

## C. COVERAGE C - OTHER COVERAGES

### 1. Debris Removal

- a. We will pay the expense to remove non-owned debris on or in insured property and owned debris anywhere.
- b. If you or a member of your household perform the removal work, the value of your work will be based on the Federal minimum wage.
- c. This coverage does not increase the Coverage **A** or Coverage **B** limit of liability.

### 2. Loss Avoidance Measures

#### a. Sandbags, Supplies, and Labor

- (1) We will pay up to \$1,000 for the costs you incur to protect the insured **building** from a **flood** or imminent danger of **flood**, for the following:

- (a) Your reasonable expenses to buy:
  - (i) Sandbags, including sand to fill them;

- (ii) Fill for temporary levees;
- (iii) Pumps; and
- (iv) Plastic sheeting and lumber used in connection with these items; and

- (b) The value of work, at the Federal minimum wage, that you perform.

- (2) This coverage for Sandbags, Supplies, and Labor applies only if damage to insured property by or from **flood** is imminent and the threat of **flood** damage is apparent enough to lead a person of common prudence to anticipate **flood** damage. One of the following must also occur:
- (a) A general and temporary condition of flooding in the area near the **described location** must occur, even if the **flood** does not reach the insured **building**; or
  - (b) A legally authorized official must issue an evacuation order or other civil order for the community in which the insured **building** is located calling for measures to preserve life and property from the peril of **flood**.

This coverage does not increase the Coverage **A** or Coverage **B** limit of liability.

#### b. Property Removed to Safety

- (1) We will pay up to \$1,000 for the reasonable expenses you incur to move insured property to a place other than the **described location** that contains the property in order to protect it from **flood** or the imminent danger of **flood**.

Reasonable expenses include the value of work, at the Federal minimum wage, that you perform.

- (2) If you move insured property to a location other than the **described location** that contains the property, in order to protect it from **flood** or the imminent danger of **flood**, we will cover such property while at that location for a period of 45 consecutive days from the date you begin to move it there. The personal property that is moved must be placed in a fully enclosed **building** or otherwise reasonably protected from the elements.