

## II. DEFINITIONS (continued)

**Basement.** Any area having its floor below ground level (subgrade) on all sides.

**Building.** A building must have at least two rigid walls and a roof. Liquid storage tanks and bubbles are not covered. Grain bins and silos are covered. Travel trailers without wheels and affixed to a permanent foundation are covered if regulated by local law.

**Condominium Association.** The association is composed of unit owners who are responsible for the maintenance and operation of the common elements owned by the unit owners and other real property. The RCBAP may not insure Homeowner Associations, Cooperatives, and other forms of ownership that are not condominiums. The adjuster must review the condominium by-laws if there is a question.

**Declarations Page.** A summary of information provided by the policyholder on the insurance application. The adjuster must verify the accuracy of the building description, as this may affect coverage.

**Described Location.** Shown on the Declarations Page.

**Direct Physical Loss By or From Flood.** Floodwaters must touch the insured building with the exception of seepage/hydrostatic pressure.

**Elevated Building.** This definition requires space between ground level and the lowest floor.

**Mudflow.** A surface river of liquid and flowing mud. Other earth movements such as landslide, slope failure, or saturated soil moving by liquidity are not mudflows. (The word "mudslide" no longer is used in the SFIP.)

**Pollutants.** Testing for or monitoring of pollutants is not covered unless required by law.