

II. DEFINITIONS (continued)

Post-FIRM Building. Start of construction or substantial improvement after December 31, 1974, or on or after the publication of the initial Flood Insurance Rate Map (FIRM), whichever is later. Note: A Pre-FIRM building would be a building constructed or substantially improved prior to December 31, 1974.

Special Flood Hazard Area (SFHA). All zones listed are SFHAs. However, the Post-FIRM coverage limitations apply only to Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, and VE.

Valued Policy. The SFIP is not a valued policy, in any state.

III. PROPERTY COVERED

COVERAGE A – BUILDING PROPERTY

This policy covers only one- to four-family dwellings.

Additions that are attached to and in contact with the risk by a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof are covered.

A solid load-bearing interior wall cannot have any openings and must not provide access from one building or room into another (partial walls). If access is available through a doorway or an opening, then the structure must be insured as one building. Other provisions are:

- At the insured's option, the additions and extensions may be insured separately.
- A common interior wall that is not solid or load bearing necessitates one policy.

Detached Garages. Coverage is limited to no more than 10 percent of liability on the dwelling. Any reimbursement for damage to detached garages would reduce the coverage. If any part of the detached garage is used for residential, business, or farming purposes, coverage for the garage is nullified.

FEMA interprets “residential” to mean “living space”, i.e., an apartment, a house, and the like. The structure retains its character as a detached garage if it is used only for parking motorized vehicles, storage, heaters, air conditioners, powder room, refrigerator with ice maker, freezer, laundry, mud sink, hot water heating in floor, workshop. What is not covered is a detached garage that is entirely or in part used as or held for use as a sleeping space. Of course, if any space is rented or held for rental, the contents owned by the policyholder and related to the rental would be limited to the \$2,500 contents used in any business.

Materials and Supplies. Those used to alter, repair, or construct the insured building or a covered detached garage must be in a fully enclosed building at the property address or an adjoining property.

Building Under Construction. The deductible is doubled (see Dwelling Form Section VI. Deductibles, second paragraph of provision A.) and, if there is no work on the building for a period of 90 continuous days, coverage ceases until such time as work is resumed. Coverage is provided for those items that will become part of the finished building. For example, rebar, footings, and concrete walls that will become part of the finished building are covered. There is no coverage for the forms used to retain the concrete. There is no coverage for a building under construction before it is walled and roofed when the building is Post-FIRM and the basement floor or lowest elevated floor is below Base Flood Elevation in any of Zones AH, AE, A1–A30, AR, AR/AE, AR/AH, AR/A1–A30, AR/A, or AR/AO, or below Base Flood Elevation adjusted for wave action in any of Zones VE or V1–V30.