

### III. PROPERTY COVERED (continued)

#### COVERAGE B – PERSONAL PROPERTY

Contents coverage must be purchased separately, and a separate deductible is applied.

Contents must be owned by the unit owner who has ownership interest, or be owned solely by the condominium association and used exclusively for the association's business.

Contents are covered while stored in the enclosed building at the property address. Flotation of contents out of a building that has fewer than four rigid walls is not covered.

Read RCBAP Section III.C.2.b. Property Removed to Safety.

The policy lists items that must always be considered contents (RCBAP Section III.B.2.). The policy also lists contents items covered in a basement or beneath the lowest elevated floor of a Post-FIRM elevated building (RCBAP Section III.B.3.).

A building enclosure and personal property items 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 where the top of the lowest enclosure floor is at or above the Base Flood Elevation as shown on the FIRM in effect on the date of loss, are covered.