

What Does Flood Insurance Cover in a Basement?

After a flood event, you may not be sure what is included by flood insurance as it pertains to basements. Basement coverage through FEMA’s National Flood Insurance Program (NFIP) is limited.

Basement Classification

The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Rooms that are not fully below ground level (such as sunken living rooms, crawlspaces, and the lower-levels of split-level buildings) may still be considered basements because the lowest floor is below ground on all sides.

Building Coverage in a Basement

Basement coverage under the Standard Flood Insurance Policy (SFIP) consists of specific building items in a basement and cleanup. Items must be connected to a power source, where appropriate, and/or installed in their functioning location. Cleanup expenses can include pumping out trapped floodwater, labor to remove or extract spent cleaning solutions, treatment for mold and mildew, and structural drying of salvageable interior foundation elements. Review your flood insurance policy for a comprehensive list of covered items and expenses.

Examples of covered items include:

- Central air conditioners
- Fuel tanks and the fuel in them
- Furnaces and water heaters
- Sump pumps, heat pumps, and well water tanks and pumps
- Electrical outlets and switches
- Elevators, dumbwaiters, and related equipment
- Drywall that is unfinished and un-taped for walls and ceilings
- Electrical junction and circuit breaker boxes
- Stairways and staircases attached to the building
- Foundation elements and anchorage systems required to support a building



FEMA

Before a flood event, be sure to document the manufacturer, model, and serial number as well as capacity on building equipment such as furnaces, central air conditioning units, and appliances such as freezers, washers, and dryers in a basement. The NFIP requires that the adjuster provide this information during the claims process.

Contents Coverage in a Basement (if purchased separately)

Contents coverage is optional coverage for the property that must be purchased separately. Flood insurance policies cover direct physical loss by or from flood to personal property inside a building at the described location, if: the property is owned by you or your household family members; and, at your option, the property is owned by guests or servants. If covered items are stored in a basement, meaning they are not connected to a power source, they are not covered.

Covered items, provided they are connected to a power source, include:

- Clothes washers and dryers
- Air conditioning units, portable or window type
- Food freezers and the food in them (excluding walk-in freezers)

Coverage Exclusions

Items not specifically listed in your flood insurance policy are not covered. Additionally, SFIPs do not pay for removal of non-covered building or personal property items, even if the removal of these items facilitates cleanup of covered building repairs, such as the removal of carpet installed inside a basement. Refer to your policy for specific language as it pertains to basement exclusions.

Examples of excluded items include:

- Personal property (such as couches, computers, or televisions)
- Basement improvements (such as finished flooring, finished walls, bathroom fixtures, and other built-ins)
- Generators and similar items
- Dehumidifiers that are not integral to the heating and air conditioning system

Related Resources

- [Coming Home After a Flood](#)
- [Basement Coverage Infographic](#)
- [How To File a Flood Insurance Claim](#)
- [Standard Flood Insurance Policy](#)

To learn more about your flood insurance coverage, speak with your insurance agent or visit [FloodSmart.gov](https://www.floodsmart.gov).