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# Building Types

## Eligible Buildings

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### Must be walled and roofed

- Two or more rigid exterior walls in places
- Roofed
- Anchored to resist flotation

### Principally above ground

- 51% of the actual cash value, including machinery and equipment which is part of the building must be above ground.

### Manufactured mobile homes

- Subject to special conditions.

## Manufactured Building

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*A building transportable in one or more sections which is built on a permanent chassis-and is designed for use with or without a permanent foundation when attached to utilities.*

### To be insurable:

- Must be on a permanent foundation affixed to a permanent site.
- Modular buildings are not classified as mobile homes.

## Manufactured Mobile Homes

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- Must be on a permanent foundation affixed to permanent site.
- Adequately secured to resist flotation.
- A Double-wide Manufactured Mobile Home, when assembled as a permanent structure, is considered a single family dwelling. It must be at least 16-feet wide with an area within its perimeter walls of at least 600 square feet.

## **Elevated Buildings**

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- A non-basement building which has its lowest elevated floor raised above the ground level foundation walls, shear walls, post, piers, pilings, or columns.
- An elevated building with an enclosure below the elevated floor with proper opening within the enclosed area can be rated using the elevated floor as the reference level.
- The bottom of the openings must not be more than one foot above grade (ground) and there must be a minimum of two openings per enclosure.

FIGURE 1

## **Reference Level (Lowest Floor)**

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- The reference level is the floor of the lowest enclosed area (including basements).
- An unfinished enclosure used solely for parking or building access is not considered a building's lowest floor.

FIGURE 1

## **Single Buildings**

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- A single building must be separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.
- A building separated into divisions by solid vertical, load-bearing walls from its lowest level to its highest ceiling may have each division insured separately.

## **Additions & Extensions**

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- Additions and extensions attached to and in contact with the dwelling by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof are eligible for coverage.
- The insured has the option of separately covering the additions and extensions connected by any of these methods.

## **Additions & Extensions**

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Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the dwelling and cannot be separately insured.

## **Building Exclusions**

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- Fences, retaining walls, seawalls and docks.
- Swimming pools.
- Lawn, trees, shrubs.
- Underground structures, including walls and septic tanks.
- Walkways and patios outside exterior walls
- Outside clean-up.

## **Contents Eligibility**

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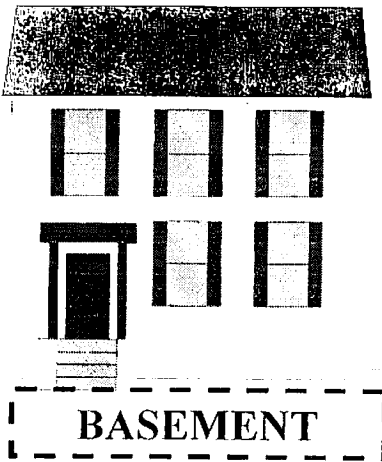
- Must be located in otherwise eligible buildings which are walled and roofed.

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**CONTENTS IN THE  
BASEMENT**

**(below ground level)**

**ARE NOT COVERED**



**NFIP definition of a basement – “any area of the building having its floor subgrade (below ground level) on all sides.”**

## **BASEMENTS**

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**Coverage is provided for:**

- Foundation elements.
- Utility connections, electrical junction and circuit breaker boxes, wiring and outlets.
- Sump pumps, well-water tanks, pumps, oil tanks and the oil therein.

**EXCISE !**

## **BASEMENTS (continued)**

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- Cisterns and the water therein, natural gas tanks and the gas therein, pumps and/or tanks used with solar energy systems. Furnace, hot water heaters, clothes washers and dryers, food freezers, and the food therein (with contents coverage.)
- Cleanup.
- Unfinished, unpainted sheetrock walls, ceilings and insulation.
- Air conditioners.

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## **CERTIFICATIONS**