

Condo association flood insurance policies don't protect the belongings in your home.

But with a contents-only flood insurance policy, you're covered.



FEMA





Your association may have a Residential Condominium Building Association Policy (RCBAP) to protect the building you live in against flood damage, **but it does not cover your personal belongings**. The National Flood Insurance Program (NFIP) offers a contents-only flood insurance policy with a \$100,000 coverage limit to fill the gaps in your coverage.

Your association's RCBAP covers:

- Building structure;
- Foundation, foundation walls and staircases;
- Electrical systems;
- Central air-conditioning, furnaces and water heaters; and
- Fuel and well water tanks.

Your contents-only policy could cover:

- Clothing;
- Furniture;
- Electronics;
- Appliances (washers, dryers, microwaves, etc.); and
- Valuable items such as artwork (up to \$2,500).

Review the RCBAP Summary of Coverage at agents.floodsmart.gov/rcbap-summary-of-coverage to learn about your association's flood insurance policy and the NFIP Summary of Coverage at agents.floodsmart.gov/nfip-summary-of-coverage to learn more about contents coverage. To discuss your home's individual flood risk, contact your insurance agent or visit floodsmart.gov/find to find a flood insurance provider.