

- Property Policy
- Debris removal

Personal Contents Property:

- Personal belongings, such as clothing, furniture, and electronic equipment.
- Curtains.
- Portable and window air conditioners.
- Portable microwave ovens and portable dishwashers.
- Carpet that are not including in building coverage.
- Clothing washers and dryers.
- Food freezers and food in them.
- Certain valuable items such as original artwork and furs (up to \$2,500)

What's Not Covered:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner.
- Currency, precious metals, and valuable papers such as stock certificates.
- Property and belongings outside of an insured building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools.
- Living expenses such as temporary housing.
- Financial losses caused by business interruption or loss of use of insured property.
- Most self-propelled vehicles such as cars, including their parts.

Be Proactive: - Be proactive when it comes to purchasing insurance. Ask your insurance agent the following questions:

- What flood zone is my business, home in?
- What is my property's flood risk?
- Is flood insurance mandatory for my property?
- Will the lender require it?
- Do I qualify for a Preferred Risk Policy?
- Does my community participate in the NFIP Community Rating System (CRS)?
- Dose my community's CRS rating mean that I qualify for a CRS discount?
- What will and won't be covered in case of flood damage?
- How will my premium costs be affected if I get Building Only, Contents Only, or Building and Contents?
- How will my premium costs be affected if I choose a higher deductible?
- Are there additional expenses I should be aware of?
- What is Replacement Cost Value and Actual Cash Value?
- If I have a claim. whom do I call?

Please be aware of the things you can do in your area. Plan ahead or feel free to contact Roselle Park's FEMA CRS Representative, Mark Pasquali, at the Roselle Park DPW 908-245-7676 to answer any questions and show you the FEMA Flood Insurance Rate Maps.

**Borough of Roselle Park
Department of Public Works
180 West Webster Avenue
Roselle Park, NJ 07204
908-245-7676**

Flood Insurance:

Insure Your Property for Your Flood Hazard

Flood Information 101

By now, you probably know that only flood insurance covers flood damage, but you probably don't know all of the details. Here are a few of the more frequent terms.

- 1) Insurance Agent – Flood insurance can only be purchased through an insurance agent; you cannot buy it directly from the federal government. If your local insurance agent is unfamiliar with the National Flood Insurance Program (NFIP) you can:
 - Find an agent serving your area.
 - Contact the NFIP at (888)379-9531 to request an agent referral.
- 2) Coverage – As with any other type of insurance, it's important to know what your policy does and doesn't cover. For example, damage caused by a sewer backup is only covered by flood insurance if it's a direct result of flooding. The damage is not covered if the backup is caused by some other problem.
- 3) Deductible: - Deductibles apply separately to building and contents with different amounts to choose from. Like other insurance plans, a higher deductible will lower the premium you pay, but will also reduce your claim payment. Your mortgage lender can also set a maximum amount for your deductible.
- 4) Mandatory Requirements: - Homes and businesses with mortgages from federally regulated or insured lenders in high-risk flood areas are required to have flood insurance. While flood insurance is not federally required if you live in a moderate-to-low risk flood area, it is still available and strongly recommended.

- 5) Rates: - The NFIP, a federal program, offers flood insurance, which can be purchased through most lending insurance companies. Rates are set and do not differ from company to company or agent to agent. These rates depend on several factors including the date and type of construction of your home, along with your area's level of risk. All premiums include a Federal Policy Fee and ICC premium.
- 6) 30-Day Waiting Period: - Typically, there's a 30-day waiting period from the date of purchase before your policy goes into effect. Here are the only exceptions:
 - If your lender requires flood insurance in connection with the making, increasing, extending, or renewing of your loan.
 - If an additional amount of insurance is required as a result of a map revision.
 - If flood insurance is required as a result of a lender determining that a loan that does not have flood insurance coverage should be protected by flood insurance.
 - If an additional amount of insurance is being obtained in connection with the renewal of a policy.
 - If a property is affected by flooding on burned Federal land that is a result of, or is exacerbated by, post-wildfire

purchased within 60 days of the fire containment date.

- 7) Payment: - Payment must be made for the full year's premium, unless our agent or company provides that independently. The NFIP accepts check and credit card payments (i.e. American Express, Visa, Mastercard). Coverage will not be effective until full payment is received.
- 8) What's Covered: - Flood insurance policies cover physical damage to your property and possessions. You can use the following list as a general guide to what is and isn't covered:
 - **Building Property**:
 - The insured building and its foundation.
 - Electrical and plumbing systems.
 - Central air conditioning equipment, furnaces, and water heaters.
 - Refrigerators, cooking stoves, and built-in appliances such as dishwashers.
 - Permanently installed carpeting over unfinished flooring.
 - Permanently installed paneling, wallboard, bookcases, and cabinets.
 - Window blinds.
 - Detached garages (up to 10 percent of Building Property coverage). Detached buildings (other than garages) require a separate Building