

Coverage A
Countertops

FEMA is aware of unique instances when a countertop can be damaged beyond repair directly by or from the flood. If an adjuster recommends replacement of the countertop, the claim file must include documentation that explains and supports the judgment to replace, rather than remove and reset.

Adjuster Documentation

At the initial loss inspection, the adjuster should examine, photograph, and document the condition of the surface, edge, and underside of the countertop in the Adjuster's Narrative Report. The adjuster should note the number of adjoining seams of the countertop and the material thickness. Typically, the thickness of the granite is in centimeters. The adjuster should also note substrate material covering any cabinet framing located underneath the countertop. This documentation process applies to any countertop, sink, toilet, vanity top, bathtub, shower stall, or other such fixture.

Discussion with Policyholder

The adjuster should discuss removal and re-installation with the policyholder and contractor (if present) at the initial loss inspection. The adjuster should set the expectation that the policyholder and contractor salvage any countertop, sink, toilet, vanity top, bathtub, shower stall, or other similar items for re-

Coverage A
Countertops
continued

use. The adjuster should inform the policyholder that the policyholder should notify the adjuster immediately if damage occurs during removal and provide photographs when necessary. The policyholder must not discard items damaged during removal.

Determining Unavoidable Damage

Policyholders and contractors repairing or replacing damaged items must use reasonable care when removing undamaged items. When the removal process irreparably damages a previously undamaged item, the removal effort must support a finding that the damage was unavoidable. The SFIP covers direct physical loss by or from a flood. The SFIP will not cover avoidable damage.

Policyholder Documentation

The policyholder can best support a request for payment when unavoidable damage occurs during the removal and replacement process with:

- Clear photographs of the damage at the time of occurrence; and
- A signed detailed statement from the removal or repair contractor. The signed detailed statement must:
 - Explain the action taken to remove the item;
 - State how the damage occurred; and
 - Address salvage.

Completing the Adjustment

Once the policyholder provides the documentation noted above, the adjuster should adjust the claim accordingly. Adjusters should factor in the additional time and labor to safely remove and reset salvageable items. The adjustment should also apply the appropriate credit reflecting any previously estimated allowance to reinstall. If the adjuster recommends no payment, the adjuster should include an explanation in the estimate and narrative report.

Coverage B –
Personal Property
Personal Property
Coverage
Dwelling III.B
GP III.B
RCBAP III.B

- ✓ The personal property must be inside any building (as defined at II.C.6) at the described location under the Dwelling Form. For the GP/RCBAP, personal property must be inside the insured building.
- ✓ Eligible personal property removed to safety at another location to protect it from flood (or imminent damage of flood) is covered for a period of 45 days.
- ✗ Post-FIRM elevated building limitations do not apply to SFHA Zones A, AO, A99, AR/AO, V, and VO. Basement limitations apply regardless of zones.

Additional Guidance

- **III.B.4.a:** Coverage A includes permanently installed through-the-wall air conditioning units.
- **III.B.4.d:** includes the dryer exhaust vent kit. However, connectors and plumbing lines for a gas dryer are insured under Coverage A only.
- **III.B.4.f:** applies to food freezers only. FEMA considers an appliance that both refrigerates and freezes as a refrigerator under Coverage A.