

INDIVIDUAL ASSISTANCE DAMAGE MATRIX - MANUFACTURED HOMES

DEGREE OF DAMAGE	DEFINITION	FLOOD DAMAGE		DAMAGE OTHER THAN FLOOD (Wind, Rain, Earthquake)
		WATER LEVEL	EXAMPLES	EXAMPLES
AFFECTED	The residence has cosmetic damage only.	Below Floor System	<ul style="list-style-type: none"> No damage affecting habitability; cosmetic damage only (e.g. skirting is impacted). 	<ul style="list-style-type: none"> No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted).
			<ul style="list-style-type: none"> Residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc. 	<ul style="list-style-type: none"> Residences with damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc.
MINOR	The residence is damaged and requires minimal repairs to make habitable.	In Floor System	<ul style="list-style-type: none"> When the waterline has reached the floor system but has not entered the living space of the unit. Examples of damage include the following: Bottom board, insulation or ductwork in the floor system; HVAC is impacted. 	<ul style="list-style-type: none"> There is no structural damage to the residence, and it has not been displaced from the foundation. Some of the nonstructural components have sustained damage (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hookup).
			<ul style="list-style-type: none"> There is no structural damage to the residence, and it has not been displaced from the foundation. 	<ul style="list-style-type: none"> HVAC is impacted.
MAJOR	The residence has sustained significant damage and requires extensive repairs.	In Living Space	<ul style="list-style-type: none"> Water has covered the floor system and entered the living space of the unit but is still below the roofline. 	<ul style="list-style-type: none"> The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged.
			<ul style="list-style-type: none"> The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged. 	<ul style="list-style-type: none"> Fifty percent or more of non-structural components (e.g., roof shingles, drywall, and utility hookups) have sustained significant damage.
DESTROYED	The residence is a total loss.	Above Roofline	The residence is a total loss, for example:	<ul style="list-style-type: none"> The residence's frame is bent, twisted, or otherwise compromised.
			<ul style="list-style-type: none"> Waterline is at the roofline or higher. Residence's frame is bent, twisted, or otherwise compromised. 	<ul style="list-style-type: none"> The majority of the structural framing of the roof or walls has been compromised, exposing the interior.
INACCESSIBLE	Damage to residence cannot be visually verified.	N/A	<ul style="list-style-type: none"> Flood waters are blocking access to residences by covering, washing out, or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified. 	<ul style="list-style-type: none"> Debris from landslides, mudslides, severe soil erosion, or blowdown is blocking access to residences by disrupting or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified.

INDIVIDUAL ASSISTANCE DAMAGE MATRIX - CONVENTIONALLY BUILT HOMES

DEGREE OF DAMAGE	DEFINITION	FLOOD DAMAGE		DAMAGE OTHER THAN FLOOD (Wind, Rain, Earthquake)
		WATER LEVEL	EXAMPLES	EXAMPLES
AFFECTED	The residence has minimal cosmetic damage to the exterior and/or interior.	In Unfinished Basement	<ul style="list-style-type: none"> Waterline in the crawl space or unfinished basement when essential living spaces or mechanical components are not damaged or submerged. 	<ul style="list-style-type: none"> Cosmetic damage, such as paint discoloration or loose siding.
			<ul style="list-style-type: none"> Damage to a porch, carport, garage, and/or an outbuilding not for commercial use, etc. 	<ul style="list-style-type: none"> Minimal missing shingles or siding. Damage to an attached structure (e.g., porch, carport, garage, or outbuilding not for commercial use), gutters, screens, landscaping, retaining walls, or downed trees that do not affect access to the residence.
MINOR	The residence has sustained a wide range of damage that does not affect structural integrity but could affect habitability.	Below 18 Inches	<ul style="list-style-type: none"> Waterline at 1 to 3 inches in an essential living space. 	<ul style="list-style-type: none"> Nonstructural damage to roof components over essential living spaces (e.g., shingles, roof covering, fascia board, soffit, flashing, and skylight).
			<ul style="list-style-type: none"> When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor, depending on the following factors: duration of the flood, contaminants in the water, if waterline reached electrical outlets, and number of essential living spaces flooded. 	<ul style="list-style-type: none"> Nonstructural damage to the interior wall components, to include drywall and insulation.
			<ul style="list-style-type: none"> Waterline in a finished basement. 	<ul style="list-style-type: none"> Nonstructural damage to exterior components.
			<ul style="list-style-type: none"> Damage to mechanical components (e.g., furnace, boiler, water heater, heating, ventilating, and air conditioning (HVAC), etc.) 	<ul style="list-style-type: none"> Multiple small vertical cracks in the foundation.
			<ul style="list-style-type: none"> Damage or disaster-related contamination to a private well or septic system. 	<ul style="list-style-type: none"> Damage to chimney (i.e., tilting, falling, cracking, or separating from the residence). Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC, etc.).
MAJOR	The residence has sustained significant structural damage and requires extensive repairs.	Above 18 Inches	<ul style="list-style-type: none"> Waterline above 18 inches or the electrical outlets in an essential living space. 	<ul style="list-style-type: none"> Failure or partial failure to structural elements of the roof over essential living spaces to include rafters, ceiling joists, ridge boards, etc.
			<ul style="list-style-type: none"> Waterline on the first floor (regardless of depth) of a residence when basement is completely full. 	<ul style="list-style-type: none"> Failure or partial failure to structural elements of the walls, to include framing, etc.
			<ul style="list-style-type: none"> When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor depending on the following factors: duration of the flood, contaminants in the water, if waterline reached outlets, and number of essential living spaces flooded. 	<ul style="list-style-type: none"> Failure or partial failure to foundation, to include crumbling, bulging, collapsing, horizontal cracks of more than 2 inches, and shifting of the residence on the foundation.
DESTROYED	The residence is a total loss: (e.g., damaged to such an extent that repair is not feasible, requires demolition, and/or confirmed to be in imminent danger).	Above Roofline	<ul style="list-style-type: none"> Waterline at the roofline or higher, or 	<ul style="list-style-type: none"> Only foundation remains.
			<ul style="list-style-type: none"> Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). 	<ul style="list-style-type: none"> Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). The residence has a confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes).
INACCESSIBLE	Damage to residence cannot be visually verified.	N/A	<ul style="list-style-type: none"> Flood waters are blocking access to residences by covering, washing out, or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified. 	<ul style="list-style-type: none"> Debris from landslides, mudslides, severe soil erosion, or blowdown is blocking access to residences by disrupting or destroying roads, bridges, or access routes, and degree of damage cannot be visually verified.

INDIVIDUAL ASSISTANCE HOUSING INSURANCE MATRIX

INSURANCE TYPE	PROPERTY COVERED	PROPERTY NOT COVERED	PERILS COVERED	PERILS NOT COVERED
FLOOD	<p>Owners Only : All real property from the first floor above ground level up; real property in basement below ground level necessary for habitability (e.g., structural wall, furnace, water heater, and main panel); separate structures, such as storage buildings; cost of preventing flood damage to home; and removal of debris deposited by covered peril.</p> <p>Homeowners and Renters : Property in basement necessary for habitability (e.g., washer and dryer), all personal property in dwelling and separate enclosed structures (see property not covered), and personal property stored away from premises.</p>	<p>Real Property : Water wells, well pumps, oil or propane tanks, septic tanks, seawalls, retaining walls, washouts (access), and dikes.</p> <p>Personal Property : Property stored in basements below grade level, as identified by the individual policy.</p>	General condition of flooding, (e.g., overflow of inland or tidal waters, the unusual and rapid runoff or accumulation of surface waters from a source), mudflow/mudslide, and seepage caused by flood (e.g., ground saturation or seeping under doors from rising water) {Note: Not all perils listed are included nationwide or in outside the continental United States (OCONUS) areas. Consult with local/state or municipalities insurance commissioners for details.}	Anything other than perils listed, e.g., wind-driven rain (WDR), landslide, sewer backup when no general flood exists, and seepage not caused by flood (e.g., melting snow or WDR blowing water under doors). {Note: Not all perils listed are excluded nationwide or in OCONUS areas. Consult with local/state or municipalities insurance commissioners for details.}
EARTHQUAKE, SEWER BACKUP & OTHER RIDERS	All property covered by the policy rider.	All property excluded from coverage under the policy the rider is attached.	Only the peril(s) specified on the rider.	All perils except those specified by the rider.
HOMEOWNERS OR RENTERS	<p>Owners : All real property, including separate structures; removal of debris deposited by covered peril; personal property; and additional living expenses (ALE) for covered perils.</p> <p>Renters : All personal property, including personal property away from premises and ALE for covered perils.</p>	Seawalls, retaining walls, and washouts (access).	Wind; hail; lightning; falling objects, including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; and power surge explosion.	<p>Surface waters or flood, rain through doors, windows or bad roof, seepage, landslides, mudslides, earthquake, and sewer backup.</p> <p>Sewer backup is usually covered in an endorsement to the policy.</p>
MANUFACTURED HOME	Manufactured home, including separate structures; removal of debris deposited by covered peril; cost of emergency repairs or removal to protect the manufactured home; ALE for covered perils; and all personal property, including personal property away from premises. Structural-only coverage excludes personal property and ALE coverage.	Seawalls and washouts (outside damage).	<p>Wind; hail; lightning; falling objects, including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; power surge; and explosion.</p> <p>Flood may not be covered, depending on contract.</p>	<p>Sewer backup; leakage from rain, snow, or sleet; freezing or electrical failure, mudslide, and earthquake. Flood may not be covered, depending on the contract.</p> <p>Electrical failure does not pertain to power surges, only to situations where electrical service stops and there is no damage to the home.</p>
CONDOMINIUM	<p>Unit : Structural elements not shared by other tenants or owned by the association, generally from the sheetrock in, including sheetrock, paneling, and wall covering; ALE for covered perils; and all personal property, including personal property away from premises.</p> <p>Master : Structural elements shared by other tenants or owned by the association, generally from the studs out.</p>	Seawalls, retaining walls, and washouts (access).	Wind; hail; lightning; falling objects, including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; and power surge explosion.	Surface waters or flood; rain through doors, windows, or bad roof; landslides; mudslides; earthquake; sewer backup; leakage from rain, snow, or sleet; and freezing or electrical failure.