

## 19 Identification of Building Equipment, Appliances, Electronics, and Mechanicals

The NFIP requires the adjuster to provide identifying information (manufacturer, model and serial number, and whenever possible, capacity, etc.) on major building equipment such as furnaces, central air conditioning units, and major appliances such as refrigerators, washers, dryers, televisions, etc.

The adjuster must provide available identifying information on all covered flood damaged appliances, electronic, and mechanical devices to include the make, model number, and serial number, and include a photograph of any identifying tags or labeling. If this information is not accessible, or not available, the adjuster should document the items with a detailed description and explanation in the narrative report.

Air conditioning condensers and solar panels are covered even if set apart from the insured building. **The SFIP does not cover other equipment, like generators, air compressors, and substation transformers owned by the policyholder that may service the insured building unless the equipment is hard-wired and in an insured building as defined in the SFIP II.B.6 or in a building physically attached to the covered structure by means of a qualifying addition or extension per III.A.2. Generators stored in a building at the described location are personal property. Generators and other such equipment in a basement are not covered.**

See [Figure 44](#) for an example of a non-covered generator. It is not in a building as defined in the SFIP. See [Figure 45](#) for an example of an attached utility shed. **A generator is covered under building when it is hard-wired to the building's electrical system, is installed within an area of the insured building, such as an attached utility shed or closet, or within an SFIP-covered porch**

or detached SFIP-eligible garage.

**Figure 44 Non-Covered Generator**



Photograph credit Generac

**Figure 45. Attached Utility Shed**



### Claims Examiners

The examiner should confirm the adjuster provided identifying information (manufacturer, model and serial number, and whenever possible, capacity, etc.) on major building equipment such as furnaces, central air conditioning units, and major appliances such as refrigerators, washers, dryers, televisions, etc. and follow-up to secure this information if not in the report.