

## 32 Porches

The SFIP covers porches and excludes other surfaces including walks, walkways, decks, patios, and other surfaces, all whether covered by a roof or not, located outside the perimeter, exterior walls of the insured building.

Porch design and construction has varied over time. It may be original to the building or an attached addition. A porch can be fully or partially enclosed, screened or open; it can be built on the ground or elevated.

A porch is covered if it shares a continuous roofline and continuous foundation type with the main dwelling.

If the porch is an addition or extension attached to and in contact with the dwelling by one of the five means of connection as fully described at Section III. Property Covered A.2, it can be covered. See below.

The adjuster should use good judgment in determining coverage for a porch. Good judgment includes clear photographs of the complete construction of the porch's roof, walls, and foundation, and the reasonable explanation or documentation that justifies the coverage recommendation.

Adjusters should also keep in mind building materials that are used to construct a porch are exterior-rated, which may resist damage from flood inundation. The same is true with common porch furniture. The scope of loss should be reasonable, and the adjuster should consider if a repair and refinish is the extent of the loss. A scope that replaces porch building material or porch contents should be documented in the claim file.

III. Property Covered	
Policy Language	Additional Explanation
<p><b>A.</b> Coverage A—Building Property                      We insure against direct physical loss by or from flood to:</p>	
<p>2. Additions and extensions attached to and in contact with the dwelling by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At your option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the dwelling and cannot be separately insured.</p>	<p>A property owner has the option to separately insure an addition under its own SFIP if the addition, considered by itself, meets the definition of a building at SFIP II.B.6. Otherwise, the Dwelling Form covers an addition or extension as part of the building.</p> <p style="text-align: center;"><b>Figure 5. Examples of additions and extensions and the five means of connection</b></p> <div style="display: flex; flex-wrap: wrap;">  <div style="border: 1px solid black; padding: 5px; margin-top: 10px; width: fit-content;"> <p><b>R</b>oof  <b>E</b>levated walkways  <b>E</b>xterior rigid walls  <b>L</b>oad-bearing (solid)                      interior walls  <b>S</b>tairs</p> </div> </div>

## PORCH



Extending from the main structure, a porch is a covered shelter attached to the front of the entrance of a house or building. A porch can be expanded to wrap around the building. The structure is external to the walls of the building, but it may be enclosed in certain types of frames including walls, columns or screens.

A great thing about porches is that they are neighborly. Older neighborhoods have houses with porches. Neighbors always wave and talk to each other on these long summer evenings.



## PORTICO

The term portico is Italian and means a small porch. A portico is a porch leading to the entrance of a building or extended as a colonnade with a roof structure over a walkway and supported by columns and may be enclosed by walls. This idea was widely used in Ancient Greece and has influenced many cultures, including most Western cultures.

The important part about porticos are the columns. Porticos also tend to be smaller than porches.



## PAVILION

Pavilions are much bigger than gazebos. They are usually square or rectangular, and are often found in parks or outdoor community event centers. They are great for picnics and cultural events.



## VERANDA

A veranda is Portuguese for porch. It is a roofed, open-air gallery or porch. A veranda is often partly enclosed by a railing and frequently extends across the front and sides of the structure. A wrap-around porch is really a veranda.

## BALCONY



A balcony is usually a small platform on the outside of a building, enclosed by walls or balustrades, sometimes supported by columns or console brackets. The platform is projecting from the wall of a building and is usually above the ground floor. A balcony is a small second floor porch.



## PATIO

Patio is a Spanish word that means inner courtyard. A patio is usually at the back of the house. It can be made of concrete, paving stones, tiles or even gravel. Patios are usually used for hanging around and socializing, or barbecuing and having meals outdoors.

## DECK



Who doesn't love a big deck? Decks are usually made of pressure treated lumber or composite. Decks are much like a patio in function but can be raised as much as a full level from ground level. If they are more than 30 inches off the ground, they should have a railing around them. Canada requires a railing they are more than 24 inches off the ground.

## PERGOLA



Pergolas have open roofs. Pergolas are usually made with pressure treated lumber and are often over patios. Pergolas are designed to support climbing plants, but unlike arbors, pergolas have posts supporting a roof like structure.

## GAZEBO



Gazebos are round or octagon shaped and usually have a domed roof that is supported by eight symmetrical pillared columns. You often find them in backyards and in public parks. Sitting in one on a sunny afternoon can often improve a person's overall mental health. This is called the Gazebo Effect.



## ARBOR

An arbor usually incorporates a trellis into its structure, creating a tunnel-like passageway of climbing plants. A trellis is typically a latticework built to support climbing plants or vines. An arbor can be arched or square at the top.