

The best time to think about a flood – is before it happens.

Be prepared with flood insurance.

Everyone lives in a flood zone – a flood can happen any season, anywhere. If a flood happens to you, the fastest and most economical way to recover is with a flood insurance policy.

More than 20,000 communities have joined the National Flood Insurance Program (NFIP). Nearly everyone in those communities – homeowners, condo owners, renters, mobile home owners, business, etc. – can buy a flood policy. This is good news considering floods are the most common natural disaster.

Flood insurance covers your structure and particular content items (if elected), but does not have additional coverages for things such as living expenses, business interruption, decks, fences, etc. Please check with your Nationwide agent to learn more about your coverage.

Know your flood facts:

- Flood insurance is not covered by your homeowners, business, or other property policies.
- There is a 30-day waiting period for a flood policy to take effect.
- 25% of all claims occur in low-moderate risk flood areas.
- Everyone lives in a flood zone.
- In the U.S., flooding is the #1 natural disaster.
- Over a 30 year mortgage, there is a 26% chance of flooding vs. a 9% chance of fire.
- Federal Disaster Assistance – if it's available – is usually a loan you must repay with interest.

Nationwide Flood Insurance limits based on the NFIP rules:

- Residential: \$250,000* for building; \$100,000 for contents.
- Commercial: \$500,000* for building; \$500,000 for contents.

*Excess flood coverage may be available for structures valued above the NFIP limits to ensure full coverage.



Call today to learn more!

Nationwide® is proud to partner with the National Flood Insurance Program to help better prepare for unexpected flooding.

To learn more about Nationwide Flood Insurance, call or visit an agent today!

For additional flood information please visit www.floodsmart.gov and www.fema.gov/business/nfip.

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Nationwide® Flood Insurance

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