

# Flood Insurance could end up being one of the best choices you ever make



## 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.

## Know your flood facts

- Flood insurance isn't covered by your homeowners, business, or other property policies.
- There's 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's 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.

## What's covered

**Residential**—\$250,000\* for building; \$100,000 for contents.

**Commercial**—\$500,000\* for building; \$500,000 for contents.

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.

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

## Additional flood information

[www.floodsmart.gov](http://www.floodsmart.gov)  
[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)

Nationwide® is proud to partner with the National Flood Insurance Program.

**Contact us for a free quote that fits your business and your budget**

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