

Protect Your Home From Flood Damage

Many homeowners are unaware that their home insurance doesn't cover flood damage. Flood insurance is one of the best ways you can protect yourself from flood losses. Here are a few facts about floods and flood insurance:

- Floods happen everywhere. Any place can flood under certain conditions.
- Flood insurance is backed by the government. Most flood insurance is administered by the National Flood Insurance Program.
- You will receive a timely settlement. As part of the National Flood Insurance Program, Nationwide provides helpful customer service and efficient claims handling. That means you can make repairs and recover faster from covered losses.
- Flood insurance covers certain cleanup expenses. It also covers damages to your heating and cooling system and repair or replacement of flooring, according to the policy.

Flood insurance for condo owners and renters

If you own a condo or rent your home, you should still consider flood insurance to protect your belongings.

You can purchase building and contents coverage through the [National Flood Insurance Program](#). Contents coverage can include possessions such as furniture, clothing and other valuables, subject to policy limits and exclusions.