

Louisiana Residents Should File Insurance Claims Now Following Francine

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BATON ROUGE, La. – Louisiana homeowners and renters in parishes who experienced losses caused by Hurricane Francine should file all insurance claims as soon as possible.

Whether or not you are in a parish that is eligible for FEMA disaster assistance, your homeowners, renters or flood insurance policies may cover your losses. When applying for FEMA disaster assistance, if you have any kind of insurance, you'll need to provide that information to FEMA. Be prepared to share the policy number and the name of the insurance agent or the company name. Let FEMA know if you received a group flood insurance policy as part of your FEMA disaster assistance from Hurricane Ida in 2021.

FEMA assistance is not a substitute for insurance and is designed to kick-start your recovery, but it is not enough to restore your home to its pre-disaster condition or replace your treasured household items. It's important you file all insurance claims as soon as possible. FEMA can't provide money for expenses covered by insurance or duplicate benefits from another source.

You don't need insurance to apply for FEMA assistance. You can apply for assistance before or after you file your insurance claim, as long you apply by the deadline. Make sure to update your application as quickly as possible once you receive an insurance settlement or denial.

If your insurance settlement is delayed more than 30 days from the time you file your claim, call the FEMA Helpline at 800-621-3362. You may receive a denial for certain types of FEMA disaster assistance until all insurance documentation is submitted. FEMA needs to know how much your insurance company is providing to determine what other assistance may be available to you.

Homeowners and Renters Insurance



FEMA can provide assistance to help both homeowners and renters who lost personal property or were displaced. If you carry any kind of insurance for the place you own or rent, such as homeowners or renters insurance or flood insurance, share that information when you apply for disaster assistance.

Flood Insurance

If you are a homeowner, renter or business who has purchased a flood insurance policy from the National Flood Insurance Program (NFIP) or through your insurance agent, file your claim now if you haven't already. If you think you have an NFIP policy, but can't remember who your insurance agent is, you can call FEMA's flood mapping and insurance exchange at 877-336-2627.

If you are also applying for FEMA disaster assistance, be prepared to provide a copy of your declarations page, which explains what your NFIP policy covers. After your flood insurance adjuster visits your home, provide their report and your Proof of Loss form so FEMA can see what your insurance covers, and what eligible gaps you may have.

If you have questions about your flood policy, call your insurance agent. Find helpful tips about the NFIP flood claims process at [floodsmart.gov/how-do-i-start-my-flood-claim](https://www.floodsmart.gov/how-do-i-start-my-flood-claim).

As of Sept. 26, 1,791 flood insurance claims have been submitted for nearly \$6 million paid to Louisiana residents.

Group Flood Insurance Policy

FEMA may directly purchase a 36-month Group Flood Insurance Policy (GFIP) for eligible applicants who are required to obtain and maintain flood insurance as part of their federal disaster assistance. The 36-month GFIP policy term begins 60 days after the date of the presidential disaster declaration. However, individual coverage becomes effective 30 days following the NFIP's receipt of the applicant's name and premium payment from the local, state, territorial, Tribal government or FEMA.

There are 516 Hurricane Ida survivors who received a flood insurance policy as part of their FEMA assistance package. **Hurricane Ida GFIP coverage expires on Oct. 28, 2024.** These policyholders can make a claim for flood damage from



Hurricane Francine or any other future flooding event while the policies are still effective. To start the claims process, GFIP holders should call the NFIP Direct at 1-800-638-6620. Visit <https://agents.floodsmart.gov/GFIP-summary> to learn more about GFIPs and the claims process.

It's important that GFIP holders purchase a new flood insurance policy when the GFIP expires, to not only be covered in the event of flood damage, but to remain compliant with the obligation to get and keep flood insurance as a condition of past FEMA disaster assistance. To learn more about the requirement, visit <https://agents.floodsmart.gov/disaster-assistance-flood-insurance-requirement>.

For the latest information visit fema.gov/disaster/4817. Follow the FEMA Region 6 X account at [X.com/FEMARegion6](https://x.com/FEMARegion6) and on Facebook at facebook.com/FEMARegion6/.

