

Group Flood Insurance: How It Works

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LACEY, Wash.— People living in a flood-prone area, specifically a Special Flood Hazard Area or floodway, who are receiving assistance from FEMA for a flood-damaged structure or its contents, must have and maintain flood insurance for the life of the structure to receive most types of future federal disaster assistance.

You may receive Group Flood Insurance coverage if you:

- Suffered property damage from the Nov. 5 – Dec. 2 declared disaster;
- Are approved for FEMA disaster assistance; and
- You were denied a loan from the U.S. Small Business Administration.

Disaster-assistance applicants receive a minimum amount of building and/or contents coverage for a three-year policy period. A maximum coverage of \$71,000 is currently provided. The premium will be part of your FEMA disaster assistance grant. You can upgrade your coverage—up to \$250,000—by purchasing an individual flood insurance policy. If you choose to purchase an individual policy, your Group Flood Insurance will be canceled.

Renters will also receive Group Flood Insurance if they intend to return to their rental property. However, they must first notify FEMA of their intent to return by submitting a written statement or calling the FEMA helpline at 800-621-3362. A renter policy is not transferable to subsequent renters at the same address and does not travel with the renter to any new address.

The Flood Insurance Administration sends each eligible FEMA assistance recipient a Certificate of Flood Insurance as proof of flood-insurance coverage. Before the 36-month term concludes, those affected must buy individual flood insurance coverage or they will not be eligible for most types of federal assistance in a future flood event.

Approximately 60 days before the expiration of the three-year GFIP term, a third and final notice will be sent to certificate holders as a reminder to buy standard flood insurance. The notice also will advise recipients of the amount of coverage



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they must maintain to avoid risking their eligibility for future flood disaster assistance.

For more information regarding the Group Flood Insurance program or flood insurance in general, call 800-638-6620 (Option #2) or go online to [floodsmart.gov](https://www.floodsmart.gov)

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