

Group Flood Insurance Policies and West Virginia Disaster Recovery

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CHARLESTON, W.Va. — You may receive Group Flood Insurance coverage if you claimed disaster assistance for a home or personal belongings not covered by flood insurance after the July 28-29, 2017 severe storms, flooding, landslides and mudslides.

Group Flood Insurance is available if you:

- Live in a flood-prone area;
- Do not have flood insurance;
- Sustained property damage from the July flooding;
- Are approved for FEMA disaster assistance; and
- You were denied a loan from the U.S. Small Business Administration.

If you meet all of these conditions, you will receive Group Flood Insurance coverage for a three-year period ending Oct. 17, 2020. The premium will be deducted from your FEMA disaster assistance grant.

Renters will also receive Group Flood Insurance if they intend to return to their rental property. They must first notify FEMA of their intent to return by submitting a written statement or calling the FEMA helpline at **800-621-3362**.

Group Flood Insurance provides coverage up to \$33,300 or the grant award. You can increase your coverage — up to \$250,000 for structure or up to \$100,000 for contents — by purchasing an individual flood insurance policy. If you choose to purchase an individual policy, your Group Flood Insurance will be canceled.

For more information regarding the Group Flood Insurance Program, call the FEMA hotline at **800-621-3362**, 9 a.m. to 6 p.m., Monday through Friday and press #2. For general information on flood insurance, visit www.floodsmart.gov.

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Page 1 of 2

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow us on Twitter at <https://twitter.com/femaregion3> and the FEMA Blog at <http://blog.fema.gov>.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.



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Page 2 of 2