

Harvey households with FEMA group flood insurance policies: Buy standard policy by Oct. 24

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AUSTIN, Texas – Approximately 6,690 Hurricane Harvey survivors have been notified that their Group Flood Insurance Policy (GFIP) will expire Oct. 24. [These three-year policies end soon, so policyholders must plan now to switch to a standard flood insurance policy to ensure continuous flood insurance coverage.](#)

Following the devastating disasters and hurricane season of 2017, FEMA purchased GFIP policies for thousands of disaster survivors whose homes were flooded. Part of the eligibility of receiving future financial assistance after a flood is that a homeowner or renter must obtain and maintain flood insurance to ensure that there is no lapse in coverage. If a property affected by a flood is sold, the new owners are required to have flood insurance for the property as well.

This means Harvey households who received a group policy need to purchase a new, standard flood insurance policy, or obtain other flood insurance for at least the amount of assistance that they received for repairs and replacement of property, in order to remain eligible for future FEMA assistance. Those who received a GFIP policy as part of their FEMA disaster assistance after Harvey but don't buy a standard flood insurance policy will likely not receive federal disaster assistance for home repairs if they experience another flood event.

Flood Insurance Can Be Key to Recovery

Flood insurance policies are crucial to recover quickly following a flood event as homeowners and renters' policies do not typically cover flood damage.

Additionally, flood insurance will pay claims regardless of whether there is a major disaster declaration. Flood insurance claims can be paid for such events as flash flooding, storm sewer backup, river overflow, storm surge, mudslides or tropical systems.



Since its inception in 1968, FEMA's National Flood Insurance Program has paid more than \$69 billion in flood claims to help survivors rebuild their lives following flood events.

- To find an insurance carrier or agent, visit [FloodSmart.gov](https://www.floodsmart.gov), or call FEMA NFIP Direct toll-free, (800) 638-6620, option 2.
- For more information about the National Flood Insurance Program and or insurance, call the National Flood Insurance General Call Center at 800-427-4661.
- If you have questions about your Group Flood Insurance Policy call the National Flood Insurance Direct Call Center at 800-638-6620.

To find out if you have a flood insurance requirement, call FEMA toll-free at 800-621-3362 (voice, 711/VRS - Video Relay Service) (TTY: 800-462-7585). Multilingual operators are available (press 2 for Spanish). The Texas Recovery Office GFIP Help Desk phone number is 877-503-6053.

Harvey impacted 41,500 square miles of Texas. If it rains it can flood, which means all Texans should purchase or renew flood insurance policies. The 2020 hurricane season began June 1 and ends on November 30, but a policy protects you from financial losses from other flood events all year. Just 1 inch of water can cause \$25,000 of damage to a home.

