



IF you have a GFIP

(If a Group Flood Insurance Policy (GFIP) was purchased on your behalf from FEMA disaster assistance from 2021's Hurricane Ida **the policy will expire on 10/28/2024**. There is a 30-day renewal grace period offered through standard NFIP flood insurance policies that will expire on November 26, 2024. Please contact your flood insurance agent/FEMA to renew your policy.

- If a Group Flood Insurance Policy (GFIP) was purchased on your behalf from FEMA disaster assistance from 2021's Hurricane Ida: The policy will expire on October 28, 2024.** The three-year GFIP helped you meet the obtain and maintain flood insurance requirement tied to your FEMA disaster assistance. At expiration, homeowners need to purchase and keep renewing a new flood insurance policy (as well as any future owners, as the requirement stays with the structure address). Renters need to get and keep a flood insurance policy for contents as long as you remain at the rental address you received FEMA assistance. If you do not buy and keep flood insurance, you may not be approved for some forms of FEMA assistance in future flood disasters.
- To find out how much flood insurance coverage you must purchase:** Call FEMA's Disaster Assistance line at 800-621-FEMA (3362) to verify how much assistance you previously received. By law, you must purchase at least as much flood insurance coverage as the amount of federal home repair and personal property assistance you received for flood damages. Consider purchasing more coverage than required, as flood insurance claims can be made at any time.
- GFIPs cannot be renewed, so a new policy must be purchased:** Call FEMA's NFIP Direct to purchase a new policy at 800-638-6620, select option 2 for the Special Direct Facility. You can also call your local insurance agent to get flood coverage. NFIP flood insurance or a comparable

private flood insurance coverage can be purchased to fulfill the requirement.

- What happens if I flood, but my policy just expired:** You could still be covered for flood losses if you purchase and pay the premium for a standard NFIP flood insurance policy within 30 days of the GFIP expiration date. 30 days from 10/28/2024 is 11/26/2024. Don't delay, call the NFIP Direct to purchase a new policy at 800-638-6620, select option 2 for the Special Direct Facility, or call a local insurance agent today to get quotes for levels of coverage you can afford.
- Group Flood Insurance Coverage**
GFIP policies provide up to three years of flood insurance coverage for real property and personal property items insured under the NFIP. The master GFIP policy term is for 36 months and begins 60 days after the date of the presidential disaster declaration. Individual coverage becomes effective 30 days after the NFIP receives notice and the premium. As of October 2024, the amount of coverage for the individual GFIP policy is \$87,200. The amount of coverage included with a GFIP changes annually. Please visit agents.floodsmart.gov/articles/understanding-group-flood-insurance-policies-gfips for the most up-to-date figure.
- Requirement to Obtain and Maintain Flood Insurance.** The GFIP will satisfy the legal requirement to obtain and maintain flood insurance after receiving disaster assistance. However, this requirement will continue even after the GFIP policy expires. You will need to purchase an individual Standard Flood Insurance Policy (SFIP) through a local insurance agent before your GFIP expires. An insurance agent can help you select a flood insurance policy tailored to your specific needs.
The NFIP will mail you a reminder of these requirements each year. The NFIP will also send you a reminder letter 45 days before your GFIP policy expires, as well as when your GFIP policy expires.
You may NOT be eligible for future disaster assistance if you do not maintain flood insurance after your GFIP expires.