

FEMA Reminds Louisiana Residents to Maintain Flood Insurance Coverage

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BATON ROUGE, La. – FEMA is reminding flood survivors who received a temporary Group Flood Insurance Policy (GFIP) of the need to purchase an individual flood insurance policy. The three-year GFIP expired Monday, October 28, so policyholders must plan now to switch to a standard flood insurance policy to ensure continuous flood insurance coverage.

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>

Following Hurricane Ida, FEMA purchased over 500 GFIPs for eligible disaster survivors whose homes were flooded. This helped those survivors meet the obtain and maintain flood insurance requirement for households that receive FEMA flood disaster assistance when their home is in the Special Flood Hazard Area (SFHA).

Part of the eligibility requirement for receiving future federal financial assistance after a flood is that household get and keep flood insurance. For homeowners: Even if the property is transferred or sold, the requirement stays with the address, so the new owners are required to have flood insurance as well. For renters: They need to get and keep flood insurance as long as they remain at the rental address. Those that don't buy a flood insurance policy will likely not receive federal disaster assistance for home repairs or personal property replacement if they experience another federally declared flood event.

Steps to Take Now

Purchase an individual flood insurance policy through a local insurance agent or from the NFIP Direct at [NFIP Direct - Sign In](#) before your GFIP expires. GFIPs are not renewable. However, policyholders have a 30-day renewal grace period



offered through standard NFIP flood insurance policies. This means that even though a GFIP expires on October 28, 2024, policyholders have 30 days to pay in full for a standard NFIP policy without experiencing a lapse in coverage. For example, if they purchase a standard NFIP policy before the 30-day window ends on November 26, 2024, the effective date for their new policy would be October 28, 2024. They would not have to wait the typical 30 days for a new policy to go into effect and could be covered for any flood losses during that time. Don't delay.

- For more information regarding GFIPs and purchasing a Standard Flood Insurance Policy, call the NFIP Direct at **800-638-6620** and **select option number 2**.
- Call the FEMA 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.

FEMA sends GFIP certificate holders a welcome packet when they first receive the policy, annual reminders, a reminder letter 45 days before the GFIP expires, as well as a final expiration notice.

Flooding is the nation's most common and costly natural disaster. Flood insurance policies are crucial to recover quickly following a flood event as homeowners and renters' policies do not typically cover flood damage. Visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more.

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