

Group Flood Insurance Policy

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FEMA offers Group Flood Insurance Policies to individuals who do not have flood insurance and have received assistance from FEMA after a presidentially declared disaster that included flooding.

As part of FEMA's effort to reduce future costs from floods, the agency purchases GFIP certificates on behalf of applicants who may not otherwise be able to purchase a flood insurance policy but are required to do so.

Group Flood Insurance Eligibility

If flooding damaged your property, including your home or your personal possessions, you may be eligible to receive flood insurance through a Group Flood Insurance Policy (GFIP). In addition to meeting general conditions of eligibility to receive assistance under FEMA's Individuals and Households Program (IHP), you must meet the following conditions to be considered for a GFIP certificate:

- Flooding damaged your property located in a special flood hazard area (SFHA), otherwise known as a high-risk flood area.
- FEMA provided assistance for the repair or replacement of the property damaged by flooding through the Individuals and Households Program (IHP), triggering a requirement for you to obtain and maintain flood insurance on the property.
- The damaged property is in a National Flood Insurance Program (NFIP) participating community and is eligible for NFIP coverage.
- You did not have a previous requirement to maintain flood insurance on their damaged property.
- U.S. Small Business Administration denied your application for a disaster loan or FEMA did not require you to apply for a disaster loan, thus making you eligible for Other Needs Assistance provided as part of IHP.



FEMA

Out-of-Pocket Costs for a Group Flood Insurance Policy

If eligible, FEMA will provide you a GFIP with no out-of-pocket cost to you. Instead, FEMA pays the cost of the GFIP policy (currently \$2,400) directly to the NFIP from your IHP disaster assistance funding. If the cost of a GFIP policy exceeds the remaining amount of IHP Assistance available to you, you will not be eligible for a GFIP. Instead, you will need to purchase an individual policy on your own.

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 2023, the amount of coverage for the individual GFIP policy is \$85,000.

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.

If or when you sell the property, the future homeowner must also maintain flood insurance. Failure to maintain flood insurance on the property may result in denial of future FEMA assistance for a flood disaster.



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.

For more information regarding the Group Flood Insurance program, call the NFIP Direct at 800-638-6620, option number 2. You can also visit the official website of the NFIP at floodsmart.gov for more about the program, details on purchasing an SFIP, mitigation actions, flood maps and more.

Related Resources

- NFIP Summary of Coverage Group Flood Insurance Policy. This brochure explains additional details about the GFIP, including items covered and not covered, the claims process, deductibles and more. Visit <http://agents.floodsmart.gov/GFIP-summary>
- Federal Disaster Assistance: Meeting the Flood Insurance Requirement. This resource educates recipients of federal disaster assistance on the two ways they can meet their requirement to obtain and maintain flood insurance coverage. Visit agents.floodsmart.gov/disaster-assistance-flood-insurance-requirement.
- Identifying Your Advocates After a Flood Flyer. Distribute this flyer to educate survivors on the different individuals, officials and groups who may visit their home following a flood disaster. Go to agents.floodsmart.gov/identifying-advocates-after-flood.

