

How to File a Flood Insurance Claim for Your Group Flood Insurance Policy (GFIP)

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GFIP refers to a flood insurance policy established under the National Flood Insurance Program (NFIP) regulations. All NFIP policyholders (including GFIP certificate holders) can make a claim after being flooded, even without a presidential disaster declaration.

Recent flooding marked a repeat disaster for residents of Lake Charles and other low-lying areas of Louisiana. Some residents have Group Flood Insurance Policies (GFIP) they received as part of their FEMA assistance from a previous presidentially declared flooding disaster event.

If you experience a flood while covered by a Group Flood Insurance Policy, here are important things to know:

File a Claim

Start a Claim. Report your loss immediately.

- Provide receipts to verify that repairs were made following the prior flood loss.
- Separate damaged and undamaged property.
- Take pictures of damaged property before disposing.

GFIP certificate holders can make a claim by calling the NFIP Direct Call Center at 800-638-6620. Select your language and then choose option 2 for the Special Direct Facility.

What is GFIP?

- Group Flood Insurance Policies are three-year (36 month) NFIP insurance certificates for certain disaster survivors who live in a high-risk flood zone, receive FEMA disaster assistance for real or personal property for a flood event, did not have flood insurance, and did not have to apply or were denied a loan from the U.S. Small Business Administration (SBA).
- GFIP policyholders, just like other disaster survivors who get federal disaster assistance for a flood event on real and personal property in the high-risk flood area,



are required to obtain and maintain flood insurance as a condition of their federal assistance. Not getting or keeping coverage, can make you ineligible for certain disaster assistance in a future flood event.

- Eligible renters can get a GFIP for their personal property but must notify FEMA that they are returning to their flood-damaged address.
- Policy terms begin 60 days after the date of the presidential disaster declaration. Individual coverage becomes effective 30 days after the NFIP receives notice and the premium.
- GFIPs provide coverage up to the maximum FEMA Individuals and Households Program award, currently \$71,000 (\$35,00 max on Housing Assistance and \$35,000 max on Other Needs Assistance).

Understanding your deductible:

- If you rent your property: You cannot file a claim for damage to the building, but you will be able to apply the total amount of coverage to flood-damaged personal property that you own. Deductible: \$200.
- If you own the property and its contents: You will be able to split the total amount of GFIP coverage between the covered flood-damaged building and the flood-damaged personal property, or you can apply the total amount of coverage to either one or the other. Deductible: \$200 for building claim and/or \$200 for personal property claim.
- If you own the property but not its contents: You will be able to apply the total amount of coverage to the flood-damaged building. Deductible: \$200.

What does a Group Flood Insurance Policy Cover?

- Find the Summary of Coverage [here](#). Your claim will likely be settled on an actual cash value (ACV) basis. The actual cash value is the cost to replace the damage at the time of the loss, accounting for any depreciation in quality due to age or condition.
- The GFIP provides flood coverage for up to three years. A policyholder may choose to upgrade coverage (up to \$250,000 for a building and up to \$100,000 for contents) by switching to a standard flood insurance policy at any point during the term.
- GFIPs can be transferred to a new policyholder name if the home sells. Contact the NFIP Direct at 800-638-6620.
- The requirement to carry flood insurance — whether through the NFIP or a private provider stays with the street address, even if the owners move. For renters, flood insurance is required if they remain at that rental address. GFIP certificate holders will receive reminders towards the end of their term that they need to purchase a SFIP or a private flood policy. For more information on the requirement to obtain and maintain flood insurance, view <https://www.fema.gov/sites/default/files/2020-05/FloodInsuranceRequirements-080119.pdf>



Individual NFIP Holders (Not Group Policy Holders)

- In general, most other NFIP policy holders will call their insurance agent to make a claim. If you can't remember what insurance company your NFIP policy is through, call the FEMA Mapping and Insurance eXchange at 877-336-2627. Select your language and then choose option 4 for insurance.
- Insurance companies and agents who offer flood insurance can provide general information about policies and how to sign up. For more information about the National Flood Insurance Program and flood insurance, call the FEMA Mapping and Insurance eXchange at 877-336-2627 or visit www.floodsmart.gov/.

To speak with a Community Education and Outreach (CEO) Specialist about flood risk, flood insurance and ways to reduce your flood risk, call 1-833-FEMA-4US or send an email to FEMA-LAmit@fema.dhs.gov.

For the latest information on Hurricane Laura, visit [Louisiana Hurricane Laura \(DR-4559-LA\)](#). For the latest information on Hurricane Delta, visit [Louisiana Hurricane Delta \(DR-4570-LA\)](#). For more information on Hurricane Zeta, visit [Louisiana Hurricane Zeta \(DR-4577-LA\)](#). For more information on the Winter Storms, visit [Louisiana Severe Winter Storms \(DR-4590-LA\)](#). For additional information on Severe storms, tornadoes and flooding, go to [Severe Storms, Tornadoes and Flooding \(DR-4606-LA\)](#). Or, follow the FEMA Region 6 Twitter account at [FEMA Region 6 \(@FEMARegion6\) / Twitter](#).

