

# Protect Your Home with Flood Insurance

Most homeowner policies do not cover damage caused by floods. Whether you are a homeowner or renter, the National Flood Insurance Program can help protect your home and possessions.

## National Flood Insurance Program

- **FEMA's National Flood Insurance Program** is a federal program enabling property owners in participating communities to purchase flood insurance as protection against flood losses while requiring state and local governments to enforce floodplain management ordinances that aim to reduce flood damage.
- Homeowners and renter's insurance policies do not generally cover flood damage. Only a flood insurance policy will protect your property and belongings after a flood event.
- Without a flood insurance policy from the National Flood Insurance Program, most residents who suffer flood damage would pay out of pocket or take out loans to repair and replace damaged items.
- A flood insurance policy can cover both your residence and its contents. The National Flood Insurance Program's building coverage includes foundations, electrical and plumbing systems, and water heaters. An NFIP contents coverage policy would cover clothing, furniture, personal electronics, and portable and window air conditioners.
- The location of your property and the amount of desired coverage will determine your policy premium. Flood insurance typically goes into effect 30 days after it is purchased. To purchase coverage from the National Flood Insurance Program, call your insurance agent or company for more information.
- For more information about the National Flood Insurance Program, visit [fema.gov/flood-insurance](https://www.fema.gov/flood-insurance) or call **877-336-2627**.
- If you own a home within a designated special flood hazard area, and you receive federal disaster assistance for your flood-damaged home or personal property, you must purchase and maintain flood insurance coverage on the property for the life of the building. If you sell your home after receiving federal disaster assistance, the new owner is required to maintain flood insurance coverage. In most cases, an existing flood insurance policy transfers to the new owner with no lapse in coverage.
- If you are a renter and receive federal disaster assistance for flood-damaged personal property, you must maintain flood insurance coverage for as long as you live at the flood-damaged rental property. The flood insurance requirement ends if you move from that property. The policy does not transfer to a new renter of that property.
- FEMA provides group flood insurance policies to individuals who do not have flood insurance and have received assistance from FEMA after a presidentially declared disaster.



# FEMA

## Group Flood Insurance Policy

- If flooding damaged your property, including your home or personal possessions, and you receive disaster assistance for repairing your flood-damaged property, you may also receive a flood insurance policy under the Group Flood Insurance Policy.
- FEMA will provide you a Group Flood Insurance Policy with no out-of-pocket cost to you. Instead, FEMA pays the cost of the policy, currently \$2,400, directly to the National Flood Insurance Program from your Individuals and Households Program disaster assistance funding.
- The Group Flood Insurance Policy covers direct physical loss or damage caused by flood.
- The term of the Group Flood Insurance Policy is 36 months. It begins 60 days after the date of the presidential disaster declaration. Individual coverage is effective 30 days after the National Flood Insurance Program receives notice of the buyer's identity and their premium payment. Currently, the amount of coverage for an individual Group Flood Insurance Policy is limited to \$71,000.
- The Group Flood Insurance Policy will satisfy the legal requirement to obtain and maintain flood insurance after receiving disaster assistance. However, this requirement will continue even after the GFIP expires. You will need to purchase an individual standard flood insurance policy 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 National Flood Insurance Program will mail you a reminder of these requirements each year. The NFIP will also send you a reminder letter 45 days before your Group Flood Insurance Policy expires, as well as at the expiration of your policy. You may not be eligible for future federal disaster assistance if you do not maintain flood insurance after your GFIP expires.
- For more information on the Group Flood Insurance program or flood insurance in general, call the National Flood Insurance Program directly at **800-638-6620, option 2**.

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*FEMA's mission is helping people before, during, and after disasters.*