



FEMA

Group Flood Insurance Policies Issued for June 2016 Flood Expire August 24, 2019 – Purchase Standard Flood Insurance Now

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PHILADELPHIA – Over 500 West Virginia citizens were provided three-year Group Flood Insurance Policy (GFIP) certificates as part of their federal aid package following the June 2016 flooding disaster. These certificates will expire on August 24, 2019.

It is important that these policy holders talk to their insurance agents to purchase a new policy that is right for them. A flood insurance policy is the best way to protect your investment and to remain eligible for future FEMA Individual Assistance if another major weather event occurs.

Know the Facts about Flooding

FACT: Floods are the nation's most common and costly natural disaster and cause millions of dollars in damage every year.

FACT: Homeowners and renters' insurance does not typically cover flood damage.

FACT: Floods can happen anywhere – about 25 percent of flood claims in the June 2016 disaster in West Virginia came from properties outside the high risk flood zone.

Why do citizens need Flood Insurance? Anywhere it rains, it can flood. Purchasing flood insurance is the smart way to make sure you have what you need to recover after a disaster.

Flood insurance helps more than other aid: Check out West Virginia's [flood history](#) and it is easy to see that having flood insurance provides a lot more help for recovery.

FEMA's financial support is not available for every flood, and it is not intended to provide enough money to completely rebuild a home. After the June 2016 event, flood insurance provided an average of \$53,000 per claim while FEMA's individual assistance for home repair averaged \$8,000.

This is why it is critical that all residents consider the possibility of purchasing insurance. In addition, citizens issued a GFIP certificate may not be eligible for future financial aid from FEMA if they do not purchase a standard flood insurance policy.

The West Virginia Office of the Insurance Commissioner (OIC) Consumer Services Team is available to assist consumers with any questions they may have and can be reached at 1 (888) 879-9842. For more information regarding the Group Flood Insurance Program or flood insurance in general, call the FEMA hotline at (800) 621-3362 and press #2, or go online to www.floodsmart.gov.

FEMA's mission is helping people before, during, and after disasters. FEMA Region III's jurisdiction includes Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia. Stay

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