



FEMA Regional Toolkit

Group Flood Insurance Policy (GFIP) Outreach Guidance

**May 2022
Marketing & Outreach Branch
National Flood Insurance Program**



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Section 1: Overview

This guidance document includes template materials that can be repurposed for use by the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA), and FEMA Regions to quickly and effectively engage with Group Flood Insurance Policy (GFIP) certificate holders.

- **Talking Points:** Talking points to use during media interviews or press conferences
- **Social Media Content:** Graphics and copy to post on social media channels
- **Audio News Release (ANR) Template:** Draft script that can be customized for future ANRs
- **Other Resources:** Additional documents that offer more information on GFIPs

Background

After a Presidentially declared disaster, FEMA provides GFIPs to individuals who do not have flood insurance as part of their federal assistance. GFIP coverage lasts for three years, after which time, GFIP certificate holders will need to purchase a flood insurance policy to maintain coverage. If they are not able to maintain coverage, they are ineligible for federal disaster assistance for building and/or contents repairs should they experience additional flood damage in the future.

Considerations and Outreach Strategy

GFIP certificate holders are a relatively small audience in any given market, so there are a few considerations that one should keep in mind when crafting a marketing and outreach strategy.

- **Size of Market vs. Number of GFIP Recipients:** The intended market will likely have many flood insurance policyholders that are not GFIP recipients, so the messaging should be very clearly directed toward GFIP certificate holders to avoid confusing the general public, potential customers, or existing policyholders.
- **Newsworthiness:** Earned media outreach efforts should take advantage of larger trends and topics to create a stronger news hook that can gain more coverage when pitching GFIP stories (e.g., hurricane season, flood anniversaries, Regional seasonal flooding events).
- **Affordability:** Many GFIP certificate holders may have financial constraints, so one should avoid messaging that presumes negligence on the GFIP recipient's part for not purchasing flood insurance. However, if they can afford a flood insurance policy, it can help alleviate financial hardship in the event of a flood.
- **COVID-19:** Use messaging that conveys sensitivity around the ongoing pandemic and avoid terms like "devastation."

Section 2: Talking Points

The provided talking points should be leveraged during media interviews or press conferences ahead of GFIP expiration dates. It is important to select a spokesperson who is knowledgeable on the subject matter and can clearly and concisely articulate the message in a language that will resonate with the intended audience.

A possible news hook could be the anniversary of a flood event that caused the recipients to be issued a GFIP. Additional news hooks could emphasize the risks that general seasonal flooding will bring including hurricane, snowmelt, and flood after fire.



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General Messaging

- **YOUR RISK:** If you received a Group Flood Insurance Policy (GFIP) during [flood event], you will soon need to purchase a flood insurance policy, if you have not done so already.
 - For flood survivors who received temporary flood insurance policies as part of the federal disaster aid after [storm/flood event], those policies are set to expire.
 - If you have received flood insurance through a GFIP and do not purchase a flood insurance policy within 30 days of it expiring, you will face a lapse in coverage which will leave you unprotected from future flooding.
 - This year, [insert specific newsworthy hook, e.g., the National Oceanic and Atmospheric Administration's (NOAA) updated outlook calls for 19-25 named storms, of which 7-11 will become hurricanes, including 3-6 major hurricanes. This NOAA Hurricane Season Outlook is the most active seasonal forecast that NOAA has produced in its 22-year history. Another example could be the National Weather Service (NWS) Spring Snowmelt and Flood Potential Outlook Schedule.]
- **WHAT YOU CAN DO:** FEMA and its National Flood Insurance Program (NFIP) are urging property owners and renters to purchase flood insurance to protect their homes and personal property.
 - While an inch of water in your home might not seem like a lot, it's enough to cause about \$25,000 in damage. GFIP certificate holders know the devastation a flood can bring. They have experienced flood damage to their home and used disaster assistance to begin their recovery.
 - Whether it's a major flood or just an inch of water, flood insurance helps cover the cost of flood damage.
- **WHY:** Having flood insurance can bring you peace of mind. Flood insurance helps cover the cost of flood damage and allows you to recover.
 - With flood insurance, you'll have one less thing to worry about when a flood damages your home or belongings. And while the process of recovery might seem daunting, flood insurance makes it possible.
 - When you are prepared for flood, you are prepared for recovery.
- **WHAT YOU NEED TO KNOW:** Low risk doesn't mean there's no risk. Flooding can happen to anyone, anywhere—it doesn't just affect those who live near a body of water.
 - There are a variety of hidden risks that can put your home in danger of flooding, like new housing developments or changes in weather patterns. Flood insurance is a surefire way to protect your home, even when it doesn't face the obvious risks for flooding.
 - Most homeowners and renters insurance policies do not cover flood damage, and flood insurance policies don't automatically renew.
 - Flood insurance policies typically take 30 days to go into effect, unless you are a GFIP certificate holder.
 - In addition to flood insurance, here are other steps to take to prepare for storms:
 - Make a list of the essential items.
 - Gather basic emergency supplies for as many days as necessary—including food, water, and medications in a backpack or another container.



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- Take the time now to document your contents and valuables by taking photographs or videos of belongings like appliances and electronics.
 - Create an inventory list of these valuables including make/model, serial number, quantity, location, and cost.
 - Ensure important documents are in a safe place.
- **CALL TO ACTION: Purchase a flood insurance policy today to protect the life you've built.**
 - Contact your insurance agent or visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more about your flood risk and flood insurance options. If you don't have a flood insurance agent, visit [FloodSmart.gov/find](https://www.floodsmart.gov/find) to locate providers in your area.

Details about GFIPs

- ***Eligibility***
 - If flooding damaged your property, including your home or your personal possessions, and you did not have flood insurance, you may have received a Group Flood Insurance Policy (GFIP) as part of your Individual and Household's Program (IHP) disaster assistance funding.
- ***Out-of-Pocket Costs***
 - If eligible, FEMA will provide you a GFIP with no out-of-pocket cost to you. Instead, FEMA pays the cost of the GFIP directly to the NFIP from your IHP disaster assistance funding.
 - If the cost of a GFIP 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***
 - GFIPs provide up to three years of flood insurance coverage for real property and personal property items insured under the National Flood Insurance Program (NFIP). The master GFIP 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.
- ***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 expires.
 - You will need to purchase an individual 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 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 expires, as well as when your GFIP expires.
 - You may not be eligible for future disaster assistance if you do not maintain flood insurance after your GFIP expires.
 - For more information regarding the GFIP program or flood insurance in general, call the NFIP Direct at 800-638-6620, option number 2.



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Section 3: Social Media Content

The posts below can be shared on FEMA and partner social channels leading up to the expiration date of GFIPs. The graphics and accompanying copy can be used on Facebook and Instagram (square graphics) and Twitter and LinkedIn (rectangle graphics). We encourage you to include #NFIP, #FloodSmart and #GFIP on your posts.

The final social graphic image files and customizable design files that can be edited to change the logo are also available online.

Regional Social Media Copy

Message	Graphic	Social Copy
GFIP: [Flood Event] Anniversary	 Download Facebook Image Download Twitter Image	<p>After [storm name, flood event], temporary flood insurance policies were provided as part of federal disaster aid. Those policies are set to expire soon, so purchase a policy today. To find an agent, visit FloodSmart.gov/find.</p>
GFIP: Stay Strong [Market Name]	 Download Facebook Image Download Twitter Image	<p>Stay protected this [flood event, regional weather season] by purchasing a flood insurance policy. To see all the strengths of a standard flood insurance policy or to find an agent, visit FloodSmart.gov/find.</p>
GFIP: [Flood Event] Anniversary (Spanish)	 Download Facebook Image Download Twitter Image	<p>Después del [evento de inundación/tipo de tormenta, nombre de la tormenta], se proporcionaron pólizas temporales de seguro contra inundación como parte de la ayuda federal por desastre. Estas pólizas se expirarán pronto, así que obtén una póliza hoy. Encuentra un agente en FloodSmart.gov/es/encuentre.</p>





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<p>GFIP: Stay Strong [Market Name] (Spanish)</p>	 <p>Download Facebook Image</p> <p>Download Twitter Image</p>	<p>Mantente protegido esta [temporada] con una póliza de seguro contra inundación. Para ver todos los beneficios de una póliza de seguro contra inundación estándar o para encontrar a un agente, visita FloodSmart.gov/es/encuentre.</p>
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Evergreen Social Media Copy

Message	Graphic	Social Copy
<p>GFIP: Annual Reminder</p>	 <p>Download Facebook Image</p> <p>Download Twitter Image</p>	<p>Group Flood Insurance Policies (GFIPs) provided after the [year of event] [flood event] are expiring soon. Purchase a policy today to stay protected this season! To find an agent, visit FloodSmart.gov/find.</p>
<p>GFIP: Annual Reminder (Spanish)</p>	 <p>Download Facebook Image</p> <p>Download Twitter Image</p>	<p>Las pólizas grupales de seguro de inundación (GFIP, por sus siglas en inglés) proporcionadas después de los [eventos de inundación/tormentas] del [año] están por expirarse. ¡Obtén una póliza hoy para mantente protegido esta temporada! Para encontrar un agente, visita FloodSmart.gov/es/encuentre.</p>



Section 4: Audio News Release (ANR) Template

The ANR template – in both Spanish and English – can be updated or modified for future ANRs to announce upcoming GFIP expiration dates. Regions can update the templates ahead of GFIP expirations or storm anniversaries, and coordinate with a media placement vendor or conduct direct outreach to radio and broadcast stations.

URGING [MARKET] RESIDENTS TO SECURE FLOOD INSURANCE ON [# OF ANNIVERSARY] ANNIVERSARIES OF [FLOOD EVENT, STORM NAME]

(Washington D.C., *date, year*) – [Insert anecdote about damage caused by storm, flood event]. Around the [# of anniversary] anniversary of this damaging [flood event (e.g., floods, hurricanes, flash floods)], FEMA and its National Flood Insurance Program (NFIP) are urging [market] residents to renew or secure flood insurance to prepare for the next storm. For flood survivors who received temporary flood insurance policies as part of federal disaster aid after [flood event], those policies are set to expire in [expiration month].

This year, [insert information about local flood risks, e.g., the [National Oceanic and Atmospheric Administration](#) (NOAA) predicts an above-average hurricane season (insert NOAA Hurricane Season Outlook prediction), Snow melt flooding, other]. A storm/flood event like [storm name/flood event name] could happen again this [insert flood risk season], so it's important for [market] residents to protect their homes and belongings with flood insurance.

[Spokesperson, title] explains the importance of securing flood insurance during this year's hurricane season.

SOUNDBITE #1:

AS WE REMEMBER THE DEVASTATION OF [FLOOD RISK TYPE, (STORM/EVENT NAME)], [MARKET] RESIDENTS NEED TO PREPARE NOW, AHEAD OF THE NEXT STORM. ONE OF THE MOST IMPORTANT STEPS YOU CAN TAKE TO PROTECT YOUR HOME AND BELONGINGS IS TO GET FLOOD INSURANCE. IT ONLY TAKES A [FLOOD RISK TYPE, E.G. TROPICAL WAVE] TO CAUSE SIGNIFICANT DAMAGE. IN FACT, AN INCH OF WATER IN YOUR HOME IS ENOUGH TO COST MORE THAN TWENTY-FIVE THOUSAND DOLLARS IN REPAIRS.

SOUNDBITE #2:

AS WE SAW DURING [FLOOD RISK TYPE, (STORM/EVENT NAME)], A FLOOD CAN HAPPEN ANYWHERE AT ANY TIME. IN [YEAR OF STORM/EVENT], AFTER THE STORMS, MANY [MARKET] RESIDENTS WERE ISSUED TEMPORARY FLOOD INSURANCE POLICIES AS PART OF FEDERAL DISASTER AID. THESE POLICIES ARE SET TO EXPIRE IN [EXPIRATION MONTH]. WE ASK THAT ALL [MARKET RESIDENTS] PREPARE FOR THE



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NEXT STORM BY SECURING FLOOD INSURANCE. FLOODING IS THE MOST COMMON AND COSTLY NATURAL DISASTER IN THE UNITED STATES. MOST HOMEOWNERS AND RENTERS INSURANCE POLICIES DO NOT COVER FLOOD DAMAGE. AND FLOOD INSURANCE POLICIES DO NOT AUTOMATICALLY RENEW.

For more information on flood insurance policies, visit [FloodSmart.gov](https://www.floodsmart.gov) or call 877-336-2627.

EXHORTANDO A LOS RESIDENTES DE [MERCADO] A OBTENER UN SEGURO [DE/CONTRA] INUNDACIÓN EN EL [# DE ANIVERSARIO] ANIVERSARIO DE LOS [EVENTO DE INUNDACIÓN/TORMENTA, NOMBRE DE TORMENTA/EVENTO]

(Washington D.C., fecha, año) – [Incluya una anécdota sobre los daños causados por la tormenta/evento de inundación]. Alrededor del [# de aniversario] aniversario de estos [tormenta/evento de inundación (ej. Inundaciones, tormentas, huracanes)] devastadores, FEMA y su Programa Nacional de Seguro [de/contra] Inundación (NFIP, por sus siglas en inglés) les urgen a los residentes de [mercado] a renovar u obtener un seguro [de/contra] inundación para prepararse para la próxima tormenta. Como parte de la ayuda federal por desastre después de [nombre de tormenta/evento], muchos de los sobrevivientes de las inundaciones recibieron pólizas temporales de seguro [de/contra] inundación, pero estas pólizas se expirarán en [mes de expiración].

Este año, [incluya información sobre los riesgos de inundación en el área, e.j. la Administración Nacional Oceánica y Atmosférica (NOAA, por sus siglas en inglés) predice una temporada de huracanes sobre promedio (añada predicción de NOAA sobre la temporada)]. Una tormenta como [nombre de tormenta/evento] podría volver a ocurrir en esta [añada temporada de riesgos de inundación] por lo que es importante que los residentes de [mercado] protejan sus hogares y pertenencias con un seguro [de/contra] inundación.

[Nombre de portavoz] explica la importancia de obtener un seguro [de/contra] inundación durante esta temporada de huracanes.

SOUNDBITE #1:

MIENTRAS RECORDAMOS LA DEVASTACIÓN QUE [NOMBRE DE TORMENTA/CAUSÓ], LOS RESIDENTES DE [MERCADO] DEBEN PREPARARSE AHORA, ANTES DE QUE VENGA LA PRÓXIMA TORMENTA. UNO DE LOS PASOS MÁS IMPORTANTES QUE PUEDES TOMAR PARA PROTEGER TU HOGAR Y TUS PERTENENCIAS ES OBTENER UN SEGURO [DE/CONTRA] INUNDACIÓN. SOLO TOMA UNA ONDA TROPICAL PARA CAUSAR DAÑOS SIGNIFICATIVOS. DE HECHO, SOLO UNA PULGADA DE AGUA EN TU HOGAR ES SUFICIENTE PARA CAUSAR MÁS DE VEINTICINCO MIL DÓLARES EN REPARACIONES.

SOUNDBITE #2:



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COMO VIMOS DURANTE [NOMBRE DE TORMENTA/EVENTO], UNA INUNDACIÓN PUEDE OCURRIR EN CUALQUIER MOMENTO Y EN CUALQUIER LUGAR. EN EL [AÑO DE LA TORMENTA/EVENTO], DESPUÉS DE LAS TORMENTAS, MUCHOS DE LOS RESIDENTES DE [MERCADO] RECIBIERON PÓLIZAS TEMPORALES DE SEGURO [DE/CONTRA] INUNDACIÓN COMO PARTE DE LA AYUDA FEDERAL POR DESASTRE, PERO ESTAS PÓLIZAS SE EXPIRARÁN EN [MES DE EXPIRACIÓN]. LES EXHORTAMOS A TODOS LOS [RESIDENTES DEL MERCADO] A QUE SE PREPAREN PARA LA PRÓXIMA TORMENTA OBTENIENDO UN SEGURO [DE/CONTRA] INUNDACIÓN. LAS INUNDACIONES SON EL DESASTRE NATURAL MÁS COMÚN Y COSTOSO EN LOS ESTADOS UNIDOS. LA MAYORÍA DE LOS SEGUROS DE PROPIETARIOS E INQUILINOS NO CUBREN LOS DAÑOS POR INUNDACIÓN. Y EL SEGURO [DE/CONTRA] INUNDACIÓN NO SE RENUEVA AUTOMATICAMENTE.

Para más información sobre las pólizas de seguro [de/contra] inundación, visita [FloodSmart.gov/es](https://www.floodsmart.gov/es), o llama al 877-336-2627.

Section 5: Other Resources

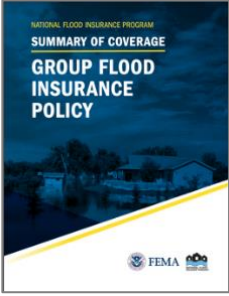
See below for additional resources that provide information about the GFIP.

Type	Image	Description	Use
Group Flood Insurance Policy (GFIP) Fact Sheet (English/Spanish)		A fact sheet to provide information on GFIPs including eligibility, policy cost, and coverage.	Insurance agents or other infomediaries, to share with new GFIP certificate holders.
Federal Disaster Assistance: Meeting the Flood Insurance Requirement (English/Spanish)		Brochure with details on the flood insurance requirements for recipients of federal disaster aid following a storm that has been declared a disaster by the President.	Insurance agents and infomediaries, to share with recipients of federal disaster aid.



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<p>Summary of Coverage: Group Flood Insurance Policy (English/Spanish)</p>		<p>An overview of the coverage provided by a GFIP.</p> <p>Note: This is mailed to GFIP certificate holders by the NFIP Direct as part of their policy package.</p>	<p>Insurance agents and other infomediaries, for their customers and potential customers.</p>
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