

# FEMA May Be Able to Help if Insurance Doesn't Cover Some Disaster Expenses

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**BILOXI, Miss.** – Homeowners and renters with losses from Hurricane Zeta in George, Greene, Hancock, Harrison, Jackson, and Stone counties should apply to FEMA for federal disaster assistance even if they have insurance.

FEMA can't duplicate insurance payments but it might be able to help with some expenses that aren't covered fully by insurance, or if an insurance settlement is delayed.

FEMA is contacting residents who have registered to remind them to update the agency on their insurance claim status.

FEMA may be able to provide grants in these circumstances:

- If you have received the settlement from the insurance company but you still have unmet needs.
- If you have exhausted the settlement for Additional Living Expenses (for loss of use) and you need disaster-related temporary housing.
- If your settlement is insufficient and does not cover disaster-related needs such as medical, dental and funeral costs, emergency home repairs and other disaster-related expenses.

If your insurance settlement has been delayed longer than 30 days from the time you filed a claim, you should contact FEMA to explain your situation. After providing the necessary documentation – the claim number, date applied, and an estimate of how long it will take to receive a settlement – you may qualify for an advance that would have to be repaid to FEMA once the insurance settlement is received. You may write to FEMA at:

FEMA - Individuals & Households Program

National Processing Service Center



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P.O. Box 10055

Hyattsville, MD 20782-70155

Or fax it to **800-827-8112**

Survivors in George, Greene, Hancock, Harrison, Jackson and Stone counties can register with FEMA in several ways:

- By visiting [DisasterAssistance.gov](https://www.fema.gov/disaster)
- Using the FEMA App for smartphones
- Calling **800-621-3362 (800-462-7585 TTY)**. Multilingual operators are available seven days a week from 6 a.m. to midnight Central Time. Those who use a relay service such as a videophone, InnoCaption or CapTel should provide FEMA with their specific phone number assigned to that service.

For an American Sign Language video on how to register with FEMA, go online to <https://www.youtube.com/watch?app=desktop&v=qAU8-g75Q18>.

Homeowners, renters and businesses of all sizes may obtain information about U.S. Small Business Administration (SBA) disaster loans by calling **800-659-2955 (TTY 800-877-8339)** or online at [sba.gov/disaster](https://www.sba.gov/disaster). To apply for an SBA loan, visit [DisasterLoan.sba.gov](https://www.sba.gov/disaster/loan).

For more information about Hurricane Zeta recovery in Mississippi, visit the FEMA disaster webpage at <https://www.fema.gov/disaster/4576> or the Mississippi Emergency Management Agency webpage at <https://www.msema.org/zeta/>.



**FEMA**