

# Ineligible Due to Insurance: What can I Do?

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If Hurricane Fiona caused property damage and you applied for FEMA Individual Assistance but were denied because of home insurance coverage, you can still be eligible.

You may be eligible now or later for FEMA Individual Assistance if you:

- Were denied insurance by your insurance company
- Your insurance claim has been settled and you can demonstrate to FEMA that your insurance didn't cover your losses. The first step is to contact your insurance company.

Depending on where your insurance claim is at, you must request:

- A denial letter: proof that you are not being covered by your insurance company.
- A settlement letter: exactly what is being covered by your insurance company.
- A delay letter: proof there has been no official decision yet by your insurance company on your insurance claim, and it has been more than 30 days from the time that you filed your insurance claim.

FEMA cannot duplicate insurance payments, but it may be able to help where homeowners and/or flood insurance did not. Help is decided by the agency based on the specifics of each FEMA application, including the documentation provided by the applicant.

You have up to 12 months from the date that you registered with FEMA to submit your insurance-settlement or denial letter for review. In addition, you have up to 12 months from the date that you registered with FEMA to appeal denials because of insurance issues.



If you received an insurance settlement or denial, or if the insurance process is delayed more than 30 days, and you still need disaster assistance, you can:

- Upload insurance documents online at [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Fax them to 1-800-827-8112
- Mail copies to FEMA, P.O. Box 10055, Hyattsville, MD 20782.

Additionally, if your insurance settlement has been delayed longer than 30 days from the time that you filed your insurance claim, you may write to FEMA, explaining the reason for the delay. Your documentation should include your insurance company's delay letter. Any funds that you may receive from FEMA in this process would then be considered an advance and must be repaid when you get your settlement.

For more information about insurance-denial or insurance-settlement matters, call FEMA's Helpline at **1-800-621-3362**, from 7 a.m. to 1 a.m. local time, seven days a week. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

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