

Still Have Disaster Losses After Insurance Has Paid? FEMA May Be Able to Help

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Cape Girardeau, MO – For Missourians impacted by the May 19-27 severe storms, there still may be some losses or repair costs that insurance did not cover. Think you are out of luck? Maybe not.

Federal disaster assistance from the Federal Emergency Management Agency (FEMA) may be able to help pay for some losses that your insurance did not cover under a homeowner's, renter's or, for those who are self-employed, a business policy.

"We recognize that sometimes insurance settlements aren't enough to help with disaster-related needs," said David Gervino, FEMA Federal Coordinating Officer. "That's why we encourage those with insurance to apply for FEMA assistance as well. Sometimes we can help with expenses that insurance didn't cover."

So how do you know if FEMA can help?

"Again, the first step is to apply," Gervino added. "Let us review your individual circumstances. Too often, we see survivors automatically disqualify themselves and not even apply with FEMA because they think there is no additional help once their insurance has paid. Instead, we want those who are impacted to give us an opportunity to see if there is some way FEMA can help."

By law, FEMA can't pay for the same losses as insurance or other disaster-relief assistance, and FEMA aid generally will not make a person whole by paying 100% for every single thing.

The deadline to register for FEMA assistance is Sept. 23, 2024.

Next Steps:



Once you have applied, the next step is to provide FEMA with information that will be needed to review your case for possible assistance.

If your claim was partially or fully paid but you still have unmet needs:

- Provide FEMA with a copy of your settlement documents that spell out what was and was not covered.
- Explain what needs you still have that insurance did not cover. You can submit the information in one of three ways:
 - o Upload it online to your disasterassistance.gov account.

o Take it to a Disaster Recovery Center (DRC) near you. The FEMA staff there can submit the document for you. Go to this link to find the nearest DRC:

<https://egateway.fema.gov/ESF6/DRCLocator>

o Mail to: FEMA National Processing Service Center, Box 10055, Hyattsville, MD 20782-8055

If your claim was denied:

- Provide FEMA a copy of your insurance denial with the reasoning.

If the processing of your claim is delayed by more than 30 days, FEMA may be able to help.

- Contact your agent to determine when you might expect a decision on coverage and a payment, if applicable.
- Ask your insurance company for a letter stating that no official decision regarding your claim has yet been made.



- Submit that letter to FEMA.

For questions regarding insurance and possible FEMA assistance, contact the FEMA Helpline at 1-800-621-FEMA (3362) daily from 7 a.m. to 10 p.m. CDT.



FEMA