

Survivors Initially Denied FEMA Help Due To Insurance Coverage May Still Be Eligible

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COLUMBUS, Ohio – Did you suffer damage from the May 27-29 tornadoes, storms and flooding, but have been denied Individual Assistance by FEMA because of your insurance coverage, and it now turns out that you are insured for some but not all damages, or none at all?

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

- Were denied insurance by your insurance company.
- Or your insurance claim has been settled and you can demonstrate to FEMA that your insurance didn't cover essential needs.

The first step is to contact your insurance company. Depending on where your insurance claim is at, request:

- A denial letter. That is, proof that you are not being covered by your insurance company.
- A settlement letter. That is, exactly what is being covered by your insurance company.
- A delay letter. That is, 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.

Also, there is no guarantee that everyone who suffered damage, has been denied Individual Assistance by FEMA because of insurance coverage, and is, in fact,



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insured for some but not all damages, or none at all, will receive help. You have up to 12 months from the date that you registered with FEMA to submit your insurance-settlement records 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.

Survivors who registered with FEMA by the Sept. 3 Individual Assistance deadline may be eligible for Housing Assistance and Other Needs Assistance, also known as ONA.

Under Housing Assistance, that could include help with rentals, home repairs, home replacements and direct housing.

Under ONA, that could include help with personal property, medical expenses, dental expenses, miscellaneous items (such as a chainsaw, a dehumidifier, a generator or other eligible items), a funeral, child care and transportation.

Survivors who registered solely through the U.S. Small Business Administration (SBA) by its Sept. 3 SBA disaster-assistance loan program deadline may be eligible for help through FEMA Individual Assistance with rentals, medical expenses, dental expenses, a funeral and child care.

Your documentation to FEMA should include your insurance company's denial letter or your insurance company's settlement letter.

You can submit your documentation at DisasterAssistance.gov.

Or you can mail your documentation to:

FEMA – Individuals and Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

Or you can fax your documentation to:

800-827-8112

Attention: FEMA – Individuals and Households Program

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



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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 and answers to questions that you may have about insurance-denial or insurance-settlement documentation, or your insurance as it relates to the agency, call the FEMA Helpline, 800-621-3362 (TTY 800-462-7585). Phone lines are open from 7 a.m. until 10 p.m. EDT until further notice.

Multilingual operators are on duty.

For more information on the Ohio disaster recovery, visit [Fema.gov/disaster/4447](https://fema.gov/disaster/4447).

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FEMA's mission is helping people before, during and after disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 or TTY at 800-462-7585. If you are deaf, hard-of-hearing or have a speech disability, call 800-462-7585.



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