

FEMA Assistance May Be Available to Cover Underinsured Wildfire Property Losses

Release Date: 12? 1, 2023

HONOLULU – Maui wildfire survivors are encouraged to keep FEMA updated on the status of their insurance claim to help with their recovery.

It is also important to register with FEMA while you're waiting for your insurance claim. The deadline to register for federal disaster assistance is **Monday, Dec. 11**.

FEMA may be able to help you if the insurance settlement you received was less than FEMA's maximum grant and did not cover all your basic disaster-related necessities. You may also be eligible for FEMA assistance if your insurance claim was turned down or if your claim was delayed more than 30 days.

The first step is to contact your insurance company. Depending on the status of your insurance claim, you must request:

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

FEMA cannot provide assistance for damage already covered by your insurance, and FEMA does not cover insurance deductibles. However, wildfire losses not covered by your homeowner's insurance may be eligible for grant funding within the limits of the Individuals and Households Program.

FEMA assistance provides for basic needs to make your primary home safe, accessible and functional. FEMA does not provide replacement-value awards for damaged items or assistance with non-essential items.



FEMA

Approval for federal assistance is based on the specifics of each FEMA application, including documentation provided by the FEMA applicant. You have up to 12 months from the date that you registered with FEMA to submit your insurance settlement or denial letter to FEMA for review.

In addition, you have up to 12 months from the date you registered with FEMA to appeal denials because of insurance issues. Write to FEMA and explain the reason for the delayed insurance and include the letter from your insurance company.

You may also upload insurance documents to your account at DisasterAssistance.gov. Another option is to fax the documents to FEMA at **800-827-8112** or mail copies to: **FEMA, P.O. Box 10055, Hyattsville, MD 20782.**

Any funds you may receive from FEMA during this process would be considered an advance, and those funds must be repaid when you receive your insurance settlement.

For more information about insurance-denial or insurance-settlement matters, call the **FEMA Helpline at 800-621-3362**. Operators are available from **1 a.m. to 8 p.m., seven days a week**, and they speak many languages. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.

For the latest information on the Maui wildfire recovery efforts, visit mauicounty.gov, mauirecovers.org, fema.gov/disaster/4724 and [Hawaii Wildfires - YouTube](#). Follow FEMA on social media: [@FEMARegion9](#) and facebook.com/fema. You may also get disaster assistance information and download applications at sba.gov/hawaii-wildfires.

