

# FEMA or SBA May Cover Your Uninsured Losses

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OKLAHOMA CITY – Oklahomans who have experienced damage during the recent severe storms, straight-line winds, tornadoes and flooding between May 7 – June 9 should apply for FEMA assistance even if they have insurance. Also, some survivors may be eligible for a low-interest loan from the U.S. Small Business Administration (SBA) which can also cover uninsured losses.

Affected residents must have registered with FEMA or applied with SBA before the deadline of Aug. 14 to be considered for these grants or loans for physical damage.

By law FEMA cannot duplicate insurance or other benefits. However, FEMA may be able to help with uninsured or underinsured losses in the following cases:

- If the cost of your damage does not reach the level of your deductible.
- 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 (ALE for loss of use) and you need disaster-related temporary housing.
- If your settlement does not cover disaster-related needs such as medical, dental and funeral costs, emergency home repairs and other disaster-related expenses.
- If your settlement has been delayed longer than 30 days, you may write to FEMA to explain your situation. Provide insurance documentation to prove you've submitted your claim, including the claim number, the date you applied and how long you estimate it will take for the company to settle and mail your letter to:

FEMA - Individuals & Households Program

National Processing Service Center



P.O. Box 10055

Hyattsville, MD 20782-70155

Or fax it to 800-827-8112

There are several different ways to register for FEMA, including:

- Online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)
- Call 1-800-621-3362 (FEMA)
- Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly.
- For those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

After survivors have registered for FEMA, some survivors may be asked to fill out an application to the U.S. Small Business Administration (SBA) which provides low-interest disaster loans to individuals and families as well as businesses and nonprofit organizations. To apply for a low-interest disaster loan, applicants can apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>. Applicants can also get information on SBA disaster assistance by calling SBA's Customer Service Center at 800-659-2955, by visiting [www.sba.gov/disaster](http://www.sba.gov/disaster), or by emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Individuals who are deaf or hard of hearing may call 800-877-8339.

If SBA determines the survivors aren't eligible for a loan, SBA may refer them back to FEMA. This could make them eligible for more FEMA assistance.

Find out more at <https://www.fema.gov/okmit> and <https://www.fema.gov/disaster/4438>. Follow us on Twitter at [www.twitter.com/femaregion6](https://twitter.com/femaregion6) and the FEMA Blog at <http://blog.fema.gov>.



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*FEMA's mission is to help 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-FEMA (3362). For TTY call 800-462-7585.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [SBA.gov/disaster](https://www.sba.gov/disaster). Deaf and hard-of-hearing individuals may call 800-877-8339.



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