

# If Insurance Doesn't Cover Your Loss, Other Sources Can Help

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**NEW YORK** – Many New Yorkers who suffered losses from Hurricane Ida are covered by their insurance. But even the best coverage may not satisfy every need, which is why state, federal and nonprofit programs are available.

[FEMA may send you a letter saying you are not eligible for federal disaster assistance or requesting additional information.](#)

FEMA provides assistance to applicants for their uninsured or underinsured disaster-caused expenses and serious needs. Applicants are required to inform FEMA of all insurance coverage that may be available to them including flood, homeowners, vehicle, mobile home, medical, burial, etc.

Insured applicants must provide documentation that identifies their insurance settlements or benefits before FEMA will consider their eligibility for categories of assistance that may be covered by private insurance.

## Reasons You May Receive FEMA Determination Letter Include

- Occupancy has not been verified;
- Ownership of the damaged property has not been verified;
- Proof of identity has not been verified;
- FEMA did not receive insurance settlement documents.

## You Should Read The Letter Carefully So You Can Provide The Information Or Documents FEMA Is Requesting

If you have any questions about the letter or about FEMA's decision, have your FEMA registration number available when you call the **FEMA Helpline at 800-621-3362 (711/VRS)**. Lines are open from 8 a.m. to 7 p.m. seven days a week,



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and operators can connect you to a specialist who speaks your language. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA the number for that service.

## **Under Federal Law, FEMA Cannot Duplicate Payments To Individuals Or Households For Losses Covered By Insurance**

If you are insured, you should contact your insurance company to file a claim right away and ask for documents that inform about your insurance coverage, benefits, and settlements, documents detailing exactly what is covered and is paid under your claim. Then mail the information to **FEMA, Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055**, or fax it to 800-827-8112. Include your FEMA registration number on all the documents.

You can appeal any decision within 60 days from the date of FEMA's decision letter. Guidelines for appeals can be found in that FEMA letter.

You are strongly encouraged to return a completed U.S. Small Business Administration loan application if you received one. This is a necessary step to be considered for some other forms of disaster assistance. You may submit your SBA application at <https://DisasterLoanAssistance.sba.gov> or call SBA's Customer Service Center at 800-659-2955 for more information. You may also visit any Disaster Recovery Center. Find one at [DRC Locator \(fema.gov\)](https://www.fema.gov/drc).

## **The Deadline To Apply For FEMA Disaster Assistance Is Monday, Dec 6.**

For information on the flood insurance requirements for recipients of federal disaster assistance, visit <https://www.fema.gov/sites/default/files/2020-05/FloodInsuranceRequirements-080119.pdf>. For additional online resources as well as FEMA downloadable pamphlets, visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance) and click "Information."

For referrals to agencies that support community-specific needs, visit <https://www.211nys.org/contact-us> or call 211. For New York City residents, call



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311.

The U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration activated its Disaster Distress helpline. This toll-free, multilingual, crisis support service is available 24/7 at **800-985-5990** for disaster survivors who are experiencing emotional distress. American Sign Language users can contact the helpline via videophone at **800-985-5990**, or by selecting the “ASL Now” option on the right side of the webpage at [Disaster Distress Helpline-ASL Now](#).

For the latest on New York’s Hurricane Ida recovery efforts, visit [www.fema.gov/disaster/4615](http://www.fema.gov/disaster/4615). Follow us on Twitter at [twitter.com/femaregion2](https://twitter.com/femaregion2) and [www.facebook.com/fema](https://www.facebook.com/fema).



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