

# File Insurance Claim First, then Apply with FEMA

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**FRANKFORT, Ky** – Kentucky homeowners who live in one of the 16 disaster-designated counties, were affected by the Dec. 10-11 severe storms and tornadoes, and are covered by homeowners' insurance should file a claim with their insurance company or agent as soon as they can. Next, they should apply for FEMA disaster assistance.

Under federal law, FEMA cannot duplicate insurance settlements or other benefits, but in some cases insured survivors may still be eligible for FEMA help, for example, if:

- Your settlement was delayed longer than 30 days after you filed a claim.
- The settlement does not fully cover all your losses and needs.
- You exhausted the additional living expenses provided in your policy.
- You cannot locate suitable rental resources in your community.

## **Take the Following Steps to Make Sure You Get All Eligible Help**

- File your insurance claims for damage caused by the disaster as soon as possible. Most homeowners' insurance policies do not cover flood damage.
- Apply with FEMA for assistance. You don't have to wait for your insurance settlement to apply. Here's how:
  - Survivors in Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor and Warren counties can apply online at [DisasterAssistance.gov](https://DisasterAssistance.gov), by calling **800-621-3362** or by using the FEMA mobile app. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.
  - It is important that FEMA can contact applicants. Phone calls from FEMA may come from an unidentified number. Keep your contact information up to date. If you move, change phone numbers – let FEMA know.



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- If you have registered with other organizations, you still need to apply with FEMA if you want to be considered for FEMA assistance.

### **After You Apply With FEMA**

- Once you are registered, you have 12 months to let FEMA know if your insurance coverage was not enough and you want to be considered for help.
- If you have received your insurance settlement and haven't told FEMA yet, or it doesn't cover your needs, call the **FEMA Helpline** at **800-621-3362** to update your application.
- To request further assistance, fax or mail FEMA a letter explaining the circumstances to:
  - FEMA Individuals and Households Program, National Processing Center, P.O. Box 10055 Hyattsville, MD 20702-8055
  - *Or Fax: 800-827-8112*

The deadline to apply for federal assistance is March 14, 2022.

For an accessible video on how to apply for FEMA assistance, go to [youtube.com/watch?v=WZGpWI2RCNw](https://youtube.com/watch?v=WZGpWI2RCNw).

For more information about Kentucky tornado recovery, visit [www.fema.gov/disaster/4630](https://www.fema.gov/disaster/4630). Follow the FEMA Region 4 Twitter account at [www.twitter.com/femaregion4](https://www.twitter.com/femaregion4).



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