

# Survivors Should Notify FEMA of Insurance Settlements

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**Release Date: March 29, 2023**

**PRATTVILLE, Ala.** – Survivors of the Jan. 12 severe storms, straight-line winds and tornadoes who have already applied for FEMA disaster assistance are encouraged to let FEMA know about any insurance settlements or denials you receive. FEMA’s Individual Assistance program may cover damage that your insurance does not.

By law, FEMA cannot provide funding to individuals or households for losses covered by insurance or any other source. However, if you filed an insurance claim and have disaster-related needs that still need to be addressed, FEMA may consider you for its Other Needs Assistance program or refer you to an agency that can help.

To be considered for disaster assistance, you must have applied to FEMA before the deadline, which was March 16. If you’re insured, FEMA will confirm that you filed a claim with your insurance company.

Remember when you file a claim with your insurance agent or company, find out what your policy covers and be sure to keep papers and receipts for any work you have done to repair your home.

Here are some other reminders:

- If your insurance settlement is delayed longer than 30 days, let FEMA know by writing a letter and including proof that you filed a claim. Any assistance FEMA provides would be considered an advance and would have to be repaid once you get the insurance settlement.
- If you received the maximum settlement from your insurance company and still have unmet disaster-related needs, write to FEMA and explain what your need is. Again, include documentation from the insurance company.
- If you spent the “additional living expense” provided by the insurance company and still need help with finding temporary housing, write to FEMA and explain



your need. Attach documentation from the insurance company to prove you used the funds provided. Also include your permanent housing plan.

Here's how to stay in touch with FEMA:

- Log into your account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Call the FEMA Helpline at 800-621-3362. The helpline is open from 6 a.m. to 10 p.m. Central Time seven days a week and help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.
- Fax FEMA at 800-827-8112 or send a letter to this address:

FEMA National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-8055

For information on Alabama's disaster recovery, visit [fema.gov/disaster/4684](https://fema.gov/disaster/4684). Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\)](https://twitter.com/femaregion4) / [Twitter](https://twitter.com/femaregion4) and at [facebook.com/fema](https://facebook.com/fema).



**FEMA**

Page 2 of 2