

FEMA Assistance May Be Available to Cover Underinsured Losses

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HONOLULU – If you have applied for FEMA disaster assistance but also have homeowners’ or renters’ insurance, you may still be eligible for federal grant funding to cover your uninsured expenses.

FEMA may be able to help if the insurance settlement you receive did not cover all your losses, if your claim was turned down or if your claim was delayed more than 30 days.

Once you have contacted your insurance company and made a claim, be sure to follow up with your insurance carrier to get information that FEMA will need from you. You can 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.

If you expect to receive an insurance settlement – or have already received it – and need additional FEMA grant funding for uninsured or underinsured expenses, it’s important to remember the following:

- Check your insurance policy to see if it covers additional living expenses or loss of use of your home. If it does not, you may be eligible for FEMA’s temporary housing programs.
- Your FEMA grant funding may cover other disaster-related essential needs not covered by your homeowners’ or renters’ insurance.
- Federal disaster assistance funds are tax-free. FEMA’s notification letter will inform you of the appropriate use of disaster assistance funds. FEMA urges you to use the funds as stated in your award letter and only for disaster-related expenses. Keep all receipts for at least three years for verification of how you



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spent the money.

- Disaster grants are not for regular living expenses such as utilities, food, medical or dental bills, travel, entertainment, or any optional expenses not directly related to the wildfires.
- Any funds you may receive from FEMA before you receive an insurance settlement would be considered an advance. If the FEMA funds are designated for the same items covered by your insurance, the FEMA funds must be repaid when you receive your insurance settlement.
- 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 applied for FEMA assistance to submit your insurance settlement or denial letter to FEMA for review.

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**.

For more information about insurance-denial or insurance-settlement matters, call the **FEMA Helpline at 800-621-3362**. Operators are available from **2 a.m. to 9 p.m. HST, 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.

