

# FEMA Urges South Carolinians to Apply for Assistance Despite Concerns Regarding Homeowners' Insurance

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**COLUMBIA, S.C.** – If you were affected by Hurricane Helene and have an active insurance policy, state and FEMA officials urge South Carolinians to check with their insurance company and FEMA to start their road to recovery.

“We know that some survivors of Hurricane Helene are concerned about the impact filing a claim may have on increasing their premiums,” said Director of the South Carolina Department of Insurance, Michael Wise. “We urge people affected by Hurricane Helene to talk with their agent or company representative to understand their deductible and associated out of pocket expenses to determine whether it makes sense to file a claim. In many instances, damages may fall below the policy deductible or otherwise not be covered by the policy. We encourage insurance companies to provide documentation necessary for consumers to file for assistance for uncovered losses with FEMA to help them and their households recover from the impact of Hurricane Helene.”

Survivors are urged to apply because they may be eligible for FEMA disaster assistance for basic home repairs, personal property losses and other uninsured or underinsured disaster-caused expenses. While they do not have to file an insurance claim before applying for FEMA disaster assistance, survivors will be required to provide FEMA with documentation regarding their insurance settlement or denial of coverage before being considered for certain types of assistance. Also, if survivors' insurance benefits are delayed, FEMA can provide assistance to meet their immediate needs.

Survivors can apply in several ways:

- Online at [DisasterAssistance.gov](https://DisasterAssistance.gov). This is the quickest way to apply.
- In person at any Disaster Recovery Center. To find a center close to you, visit [fema.gov/DRC](https://fema.gov/DRC), or text DRC along with your Zip Code to 43362 (Example:



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Page 1 of 2

“DRC 29169”).

- On their phone using the [FEMA mobile app](#).
- By calling the FEMA Helpline at 800-621-3362. The telephone line is open every day and help is available in many languages. If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA your number for that service.

While FEMA assistance can only cover uninsured and underinsured losses, the assistance may help provide additional coverage for losses caused by Hurricane Helene.

Survivors do not need to have insurance to qualify for FEMA assistance and should not wait to submit their FEMA application. Homeowners and renters in Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Cherokee, Chester, Edgefield, Fairfield, Greenville, Greenwood, Hampton, Jasper, Kershaw, Laurens, Lexington, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Union and York counties and the Catawba Indian Nation who were affected by Hurricane Helene are eligible to apply for FEMA assistance.

For a video with American Sign Language, voiceover and open captions about how to apply for FEMA assistance, select [this link](#).

FEMA programs are accessible to survivors with disabilities and others with access and functional needs.

