

# Am I Eligible for FEMA Assistance if I have Insurance?

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FEMA cannot duplicate benefits by providing an award for recovery funds already provided by insurance; but if insurance does not completely cover recovery costs FEMA may be able to help.

## I have insurance and received a denial letter from FEMA:

If you indicated on your application that you have an insurance policy, FEMA may send you a determination letter indicating that you are not eligible for assistance due to your insurance. Make sure to read the entire letter to confirm the reason for a denial or determination. In many cases, the reason is often because FEMA cannot duplicate insurance benefits.

What are duplicated benefits?

- By law, FEMA cannot provide financial assistance when any other source, such as insurance, charities, etc. has awarded funds for the same disaster-caused need or when that funding is available from another source.
- **Example** of a duplication of benefits: FEMA cannot pay for home repairs if a homeowner already is receiving sufficient funds from their insurance company for the same repairs.
- FEMA assistance is **not** a substitute for insurance and cannot compensate for all losses. Grants from FEMA are intended to meet basic needs and supplement an applicant's disaster recovery expenses.

## What should I do if insurance covers some or none of my losses?

- If you still need help, you can send FEMA a copy of the documents from your insurance company that show the damage or expenses your insurance covers.



FEMA may be able to help with costs that your insurance does not cover.

- To upload documents, you may visit a [Disaster Recovery Center](#) or go online to [disasterassistance.gov](https://disasterassistance.gov)
- Documentation includes but is not limited to a settlement letter from your insurance, a statement of benefits, or a copy of the insurance policy.
- FEMA may provide money to help meet an applicant's immediate needs when their insurance benefits are delayed for 30 days or more through no fault of their own.
- If a recipient receives an insurance settlement to cover the same expenses, they must pay back the government assistance they received.

