

Am I Eligible for FEMA Assistance if I have Insurance?

Release Date: Feb 9, 2025

Release Number: FS 015

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.



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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](#)
- 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.



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