

FEMA Assistance Is Not a Substitute for Insurance

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Before you apply for FEMA Disaster Assistance, you need to file an insurance claim. FEMA cannot pay for all your disaster losses but may be able to help with some of those not covered by insurance.

How to Get the Most Out of Your Insurance Claim

It's important to file your insurance claim before you apply for assistance. FEMA needs a copy of your insurance settlement or denial before your application for disaster assistance can be considered. Below are some useful tips on managing your insurance after a disaster.

- Contact your insurance company to get updates on the status of your claim. Keep careful records of all communications with them, including dates, times and the names of representatives you've talked with.
- Regular follow-ups can help keep your insurance claim moving forward. Be polite but persistent.
- FEMA does not have the authority to mandate insurance companies act on their policyholders' claims.
- New Mexico's Office of Superintendent of Insurance (OSI) may be able to help if you are unable to get help from your insurance provider or if you believe they are not offering you a fair settlement. Learn more about how to file a complaint at <https://www.osi.state.nm.us/en/complaints/>.
 - You can call the OSI consumer hotline with any questions or complaints toll-free at **855-4ASK-OSI (855-427-5674)**. You can also email insurance questions or support your complaint by emailing additional documents to osi.consumer@state.nm.us.
- Depending on your situation, you should consider consulting with a legal professional to understand your rights and explore further options.

After you have filed your claim, apply for FEMA disaster assistance.



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The fastest way to apply is at DisasterAssistance.gov or the **Spanish-language DisasterAssistance.gov/es**.

- Other ways to apply:
 - In-person at the State Disaster Resource Center located at Eastern New Mexico University – Ruidoso Annex, 709 Mechem Dr., Ruidoso, NM 88345. The location is open 9 a.m. to 7 p.m. daily.
 - On the [FEMA App](#), available on mobile devices.
 - Calling the **FEMA Helpline at 800-621-3362** between 5 a.m. and 9 p.m. MT. If you use a relay service, captioned telephone or other service, you can give FEMA your number for that service. Helpline specialists speak many languages. Press 2 for Spanish.

For the latest information about New Mexico's recovery, visit fema.gov/disaster/4886. Follow FEMA Region 6 on Facebook at facebook.com/femaregion6 and on X at x.com/FEMARegion6

