

Survivors Should Notify FEMA About Insurance Settlements

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FRANKFORT, Ky. – Survivors of the **Dec. 10-11** tornadoes who have already applied for FEMA disaster assistance are encouraged to let FEMA know about any insurance settlements you receive. FEMA's Individual Assistance program may cover damage that your insurance does not.

By law, FEMA cannot provide funding to individuals or households for losses covered by insurance or any other source. However, if you filed an insurance claim and have disaster-related needs that still need to be addressed, FEMA may consider you for its Other Needs Assistance program or refer you to an agency that can help.

To be considered for disaster assistance, you must have applied to FEMA before the deadline, which was **March 14**. If you're insured, FEMA will confirm that you filed a claim with your insurance company.

Remember when you file a claim with your insurance agent or company, find out what your policy covers. And be sure to keep papers and receipts for any work you have done to repair your home.

Here are some other reminders:

- If your insurance settlement is delayed longer than 30 days, let FEMA know by writing a letter and including proof that you filed a claim. Any assistance FEMA provides would be considered an advance and would have to be repaid once you get the insurance settlement.
- If you received the maximum settlement from your insurance company and still have unmet disaster-related needs, write to FEMA and explain what your need is. Again, include documentation from the insurance company.
- If you spent the "additional living expense" provided by the insurance company and still need help with finding temporary housing, write to FEMA and explain your need. Attach documentation from the insurance company to prove you



used the funds provided. Also include your permanent housing plan.

Here's how to stay in touch with FEMA:

- Log into your account at DisasterAssistance.gov.
- Call the **FEMA Helpline** at **800-621-3362**. If you use a relay service such as video relay service (VRS) or captioned telephone service, give FEMA the number for that service. Helpline operators are available from 7 a.m. to 10 p.m. local time daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
- You may also fax FEMA at **800-827-8112** or send a letter to this address:

FEMA National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-8055

For information on Kentucky's recovery from the tornadoes, visit fema.gov/disaster/4630. Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\)](https://twitter.com/FEMARegion4) / [Twitter](https://twitter.com/FEMARegion4) and at facebook.com/fema.

