

Applicants with Homeowners, Renters Insurance Issues Should Contact FEMA

Release Date: ?? 23, 2018

GUAYNABO, Puerto Rico – Hurricane survivors in Puerto Rico who registered for disaster assistance should contact FEMA if they experience delays or insufficient coverage from their homeowners or renters insurance claims.

While FEMA cannot provide assistance for disaster-caused needs covered by insurance benefits, FEMA may provide assistance to help meet survivors' immediate needs if their insurance settlements are:

- Delayed 30 days or more from the date a claim was filed.
- Insufficient to cover their documented disaster losses.

Survivors have 12 months from the date they initially registered with FEMA to submit evidence of an insurance settlement or denial to FEMA. Survivors accepting FEMA help in advance of receiving their insurance settlement must agree to repay the agency upon receiving their insurance benefit.

Survivors who want to appeal their FEMA determination must provide documentation like insurance settlement information to support the appeal request. Appeals must be made in writing and sent to FEMA within 60 days of receiving the determination letter in any of the following ways:

- Fax: 800-827-8112
- Mail: FEMA, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Upload the documents to the survivor's disaster assistance account at DisasterAssistance.gov.



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FEMA is contacting survivors with homeowners or renters insurance but still have unmet needs. For more information, survivors may contact a FEMA representative by:

- Calling the FEMA helpline at 800-621-FEMA (3362). Persons who are deaf, hard of hearing or have a speech disability and use a TTY may call 800-462-7585. Toll-free numbers are open daily from 7 a.m. to 11 p.m.; or
- Visiting a disaster recovery center; to find the nearest one go to [FEMA.gov/DRC](https://www.fema.gov/DRC).

For more information on hurricane María recovery, visit [fema.gov/disaster/4339](https://www.fema.gov/disaster/4339).

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362) 711/VRS - Video Relay Service). Multilingual operators are available. (Press 2 for Spanish). TTY call 800-462-7585.

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