

Help for survivors with insurance

Release Date: 1? 21, 2025

Release Number: 05

FEMA may provide assistance to underinsured survivors to help pay for disaster-related costs that insurance doesn't cover.

What should I know about FEMA assistance if I have insurance?

You need to tell FEMA about all the insurance coverage you have (e.g., flood, homeowners, renter's, home, medical, burial, etc.) when you apply for FEMA assistance. By law, FEMA can't pay for costs that your insurance covers, so it's important to contact your insurance company right away to file a claim.

What if I still need help after getting money from my insurance?

In some cases, FEMA may help pay for costs your insurance didn't cover, up to FEMA's maximum award amounts.

So, 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. The types of documents survivors can send include:

- Insurance settlement information.
- Insurance denial letter, including a denial because damage did not exceed the policy deductible.
- Proof of lack of insurance, such as a policy with an exclusion for specific causes of damage, coverage for temporary housing.

1. How does my insurance affect my FEMA assistance amount?

FEMA may be able to help with costs that your insurance doesn't cover. For each type of assistance, FEMA will look at your insurance payout and compare it to your verified loss or damage.

Home repair example



If your net payout (the amount your insurance paid for your claim after deductibles) is less than the loss amount recorded during your FEMA inspection, you can get Home Repair Assistance for the difference, up to the maximum award amount between FEMA verified loss and your net insurance payout.

If you received \$2,000 from your insurance company for home repairs and a FEMA inspection shows you need \$8,000 of basic repairs to make your home safe to live in, you would be awarded \$6,000.

Will FEMA help pay insurance deductibles?

It depends. FEMA doesn't directly pay deductibles, but your FEMA award may be able to cover some of them.

What about things insurance doesn't cover?

Yes, FEMA may cover things that insurance doesn't cover, like damage to wells and septic systems.

How can FEMA help when my insurance claim is delayed?

In some cases, FEMA may be able to provide some help while you are waiting for your insurance claim to be settled.

If it has been 30 days or more since you filed your insurance claim and you have received no funds, please contact the FEMA Helpline at 1-800-621-3362. FEMA may be able to provide you some initial funds to rent somewhere to stay while you wait for your insurance settlement.

I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

How can I send documents?



You can send supporting documents to FEMA by:

- Visiting a Disaster Recovery Center, where recovery specialists from FEMA provide information on available services, explain assistance programs and help survivors complete or check on their application. DRCs are accessible to all, including survivors with mobility issues, impaired vision, and those who are who are Deaf or Hard of Hearing. For the latest DRC information, check the FEMA app or visit fema.gov/drc.
- Mailing to: FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Uploading to your disaster assistance account at DisasterAssistance.gov.
- Faxing to 1-800-827-8112.

For more information on West Virginia's disaster recovery, visit emd.wv.gov, [West Virginia Emergency Management Division Facebook page](https://www.facebook.com/WVEMD), www.fema.gov/disaster/4851 and www.facebook.com/FEMA.

