

Insurance Documents an Important Part of FEMA Application Process

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Homeowners and renters who have insurance and apply for disaster assistance with FEMA must file an insurance claim as soon as possible.

If you applied with FEMA for disaster assistance for damage and losses from the remnants of Hurricane Ida, you are required to notify FEMA of all insurance coverage you may have including flood, homeowners, vehicle, mobile home, medical, burial, etc.

If insured, you must provide documents that show your insurance settlements or benefits before FEMA will consider your eligibility for disaster assistance. Insurance provides more financial help than disaster assistance grants. By law, FEMA cannot duplicate benefits for losses covered by insurance.

Providing FEMA representatives with your insurance documentation can move your application forward to determine if any losses not covered by your insurance are eligible for reimbursement.

To help FEMA assess your application, documents from your insurance company can include:

- Denial of your claim letter: proof that you are not covered under your insurance company and policy.
- Settlement letter: what damage and property are covered by your insurance policy.
- Delay letter: proof of no official decision by your insurance company on your claim, and it has been more than 30 days from the time that you filed your insurance claim.

FEMA determines what help you may be eligible for based on the specifics of each application, including the documentation provided.



If you've received a letter saying you're ineligible, additional documents may be needed to change that status. It's important to read your letter carefully to understand FEMA's decision so you will know exactly what you need to do, which may just be to provide a copy of your insurance settlement.

If you have questions, call 800-621-3362 (TTY: 800-462-7585). The toll-free telephone lines operate from 7 a.m. to 1 a.m. ET, seven days a week. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

