

# When Applying for Disaster Assistance, Provide FEMA with Your Insurance Documentation

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If you have initiated a claim with your insurance provider, it is important that you share that information with FEMA during the application process to establish your eligibility status. Here are some of the reasons why sharing this information with FEMA can help:

## FEMA can determine if losses not covered by your insurance are eligible for reimbursement.

- By law, FEMA cannot reimburse you for losses covered by insurance, but survivors who are uninsured or underinsured could be eligible for disaster assistance. Providing FEMA with your insurance documentation can move your application forward to determine eligibility.
  - These documents may include:
    - **Denial of your claim letter:** Proof that you are not being covered under your insurance company and policy.
    - **Settlement letter:** Shows exactly what damage and property are covered by your insurance company.
    - **Delay letter:** Proof of no official decision by your insurance company on your insurance claim, and it has been more than 30 days from the time that you filed your insurance claim.
- Once you apply for FEMA assistance:
  - You must also file a claim with your insurance company.
  - You have up to 12 months from the date that you applied to submit your insurance settlement records to FEMA for review.
  - In addition, you have up to 12 months from the date that you applied for assistance with FEMA to appeal denials because of insurance issues.
- If your insurance policy does not cover the category of damage or the type of disaster or incident that caused your losses, FEMA will not require you to file a claim.



**FEMA**



- In some cases, submitting a copy of your insurance declaration page, which is the first page of your insurance policy documents, to FEMA may be enough for FEMA to determine what assistance you may be eligible for. (e.g., If your insurance declaration page shows that you do not have Loss of Use or Additional Living Expense coverage, this documentation is sufficient to justify the need for rental assistance or Lodging Expense Reimbursement.)

### **Providing additional information can change your eligibility status.**

- Survivors may receive a “No Decision” letter or notification from FEMA indicating the status of their application. This is NOT a denial. It means that additional information is required to continue processing the claim, which is often a copy of your insurance settlement or denial.

### **FEMA may be able to help if your insurance coverage doesn't meet your needs.**

- While insurance provides more financial security than disaster assistance grants, sometimes home or rental insurance will be insufficient to cover all repairs and damage associated with the disaster.
- FEMA cannot provide assistance for losses that are covered by insurance. However, if the damage is not covered by home or rental insurance, FEMA may be able to help.

For the latest information on Hurricane Ida visit [fema.gov/disaster/4611](https://fema.gov/disaster/4611). Follow us on Twitter at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6) and like us on Facebook at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).

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