

# Help for Tornado Survivors with Insurance

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If your insurance doesn't cover your costs from Oklahoma's tornadoes, FEMA may be able to help.

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

You can apply for FEMA assistance before or after you file an insurance claim – there's no need to wait for either.

Make sure to tell FEMA about each type of coverage you have (for example, flood, homeowner's, renter's, vehicle, mobile home, medical or burial) when you apply. 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?

FEMA may be able to 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. These documents may 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, or without coverage for temporary housing

## 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.

### EXAMPLE: HOME REPAIRS

If your net payout (the amount your insurance paid for your claim after deductibles) is less than the loss 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 repairs and a FEMA inspection determines you need \$8,000 of repairs to make your home safe to live in, you would be awarded \$6,000.

## Will FEMA help pay insurance deductibles?

FEMA doesn't directly pay deductibles, but your FEMA award may be able to cover some or all of it.



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## What about things insurance doesn't cover?

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 help while you are waiting for your insurance settlement. If it has been 30 days or more since you filed your insurance claim and you haven't received any money, contact the FEMA Helpline at 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:

- Uploading to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055
- Faxing to 1-800-827-8112
- Visiting a Disaster Recovery Center – for locations and hours, visit [fema.gov/drc](https://fema.gov/drc)

For the latest information, visit [fema.gov/disaster/4776](https://fema.gov/disaster/4776). Follow our social media accounts at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6) or [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).

FEMA Civil Rights Office works to ensure assistance is distributed equitably, without regard to race, color, national origin, sex, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contacted toll-free at 833-285-7448. Multilingual operators are available by pressing #2 for Spanish.

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*FEMA's mission is helping people before, during, and after disasters.*