

Insurance Documentation Required During FEMA Application Process

During the recent winter storms, many in the designated parishes in Louisiana have sustained damages to their homes and properties. Homeowners and renters who have insurance and are applying for FEMA disaster assistance must first file an insurance claim as soon as possible.

When applicants apply to FEMA they are asked if they are insured. This is then taken into consideration as their application is processed.

Insurance provides more financial help than disaster-assistance grants. During the storms, many homeowners and renters had power outages, and the extreme temperatures may have caused damage from burst pipes. Typically, homeowner's and renter's insurance covers repairs and damage associated with these. However, if the damage is not covered by home or rental insurance, FEMA may be able to help.

By law, FEMA cannot reimburse for losses covered by insurance. An applicant may receive a "No Decision" letter or notification indicating the status of his or her application. This is not a denial. It is saying that additional information may be required to continue processing the claim, which is often a copy of the insurance settlement.

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, you can provide several insurance-status documents based on your claim and correspondence from your insurance company, including:

- 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 FEMA application, including the documentation provided.



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If you've received a letter saying you're ineligible, additional documents may be all that are 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.

If you have questions about these matters, call the FEMA Helpline at 800-621-3362. If you use TTY, call 800-462-7585. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service. The toll-free telephone lines operate from 7 a.m. to 10 p.m. seven days a week.

For the latest information on the recent winter storm, visit <https://www.fema.gov/disaster/4590> or follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

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