

# Apply for FEMA Assistance Even If You Have Insurance

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**NASHVILLE, Tenn.** – If your personal property or primary residence was damaged when a line of tornadoes touched down in middle and west Tennessee in December, consider applying for FEMA assistance even if you have insurance. Don't wait until after you receive your insurance settlement to apply. First, file your insurance claim, then apply for FEMA.

Under a recently signed Major Disaster Declaration, residents in **Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley** and **Wilson counties** are eligible to apply for FEMA Individual Assistance. This includes help with temporary housing expenses, basic home repairs or other essential disaster-related needs not covered by insurance.

FEMA cannot duplicate benefits, but once you are in the agency's application system, you can submit documentation on your insurance when you receive it, and any uncovered damages may be considered.

Common reasons FEMA encourages even those with insurance to apply:

- You received the settlement from your insurance company, but it did not cover all your losses. FEMA may be able to assist with unmet needs.
- You have exhausted your policy limit or settlement for Additional Living Expenses (ALE for loss of use) or your policy doesn't pay for temporary housing and your home is no longer safe, sanitary or habitable.
- Your settlement does not cover disaster-related costs, such as medical or dental, transportation, and other disaster-related expenses.
- Waiting for an insurance settlement before applying may cause you to miss FEMA's application deadline of March 15, 2022.

There are many ways tornado survivors may apply:

- Go online to [DisasterAssistance.gov](https://www.fema.gov/disaster).



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- Visit one of the state's Multiple Agency Resource Centers (MARC)s and talk with a FEMA specialist. For locations and hours, go to <https://www.tn.gov/tema/get-involved/december-severe-weather.html>. MARCs provide Tennessee tornado survivors with an opportunity to get direct, in-person support from federal, state, and local agencies located under the same roof.
- Use the FEMA app, which can be easily downloaded to a smartphone.
- Call the FEMA Helpline at 800-621-3362; specialists are available from 6 a.m. to 10 p.m. local time, seven days a week.
  - If you use a relay service, such as video relay service (VRS), captioned telephone service or others:
    - **Update** the "Current Phone" field using the relay service phone number
    - **Add** "Relay Service" to the Note box; provide FEMA with your number.

The FEMA Helpline is your go-to resource for answers to questions about insurance or your application as well as to update information.

For more information on Tennessee's disaster recovery, visit [www.tn.gov/tema.html](http://www.tn.gov/tema.html) and [www.fema.gov/disaster/4637](http://www.fema.gov/disaster/4637). You may also follow FEMA on [www.facebook.com/fema](https://www.facebook.com/fema) and [Twitter@FEMARegion4](https://twitter.com/FEMARegion4).



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