

# FEMA Assistance May Be Available For Losses Not Covered by Insurance

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**OKLAHOMA CITY** – If you sustained damage from the May 2-8 tornadoes, storms and flooding, and initially did not receive FEMA assistance because of insurance coverage, you may now be eligible. If your insurance did not cover all damages or if your reimbursement is delayed, FEMA may be able to help.

While FEMA cannot duplicate insurance payments, it may be able to help where homeowners and/or flood insurance did not.

You may be eligible for FEMA Individual Assistance if you:

- Were denied insurance benefits by your insurance company, or
- Your insurance claim has been settled and you can demonstrate to FEMA that your insurance settlement didn't cover your disaster-related essential needs.

Survivors who apply with FEMA may be eligible for Housing Assistance and Other Needs Assistance (ONA). Housing Assistance may include help with rentals, home repairs and home replacements. ONA may include help with personal property, medical expenses, dental expenses, miscellaneous items, funeral expenses, childcare and transportation.

The first step is to contact your insurance company. Request your insurance company send one of the following:

- A denial letter, or proof that you are not being covered by your insurance company.
- A settlement letter, or exactly what is being covered by your insurance company.
- A delay letter, or proof there has been no official decision yet 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. Any funds that you may receive from FEMA in this process would then be considered an advance and must be



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repaid when you get your settlement.

FEMA assistance is based on the specific information provided on each FEMA application, including the documentation provided by the applicant.

You have up to 12 months from the date that you apply with FEMA to submit your insurance-settlement records for review.

In addition, you have up to 12 months from the date that you apply with FEMA to appeal denials because of insurance issues.

You can submit your documentation of denial letters, settlement letters or letters of delay:

- Online at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- By mail at:

FEMA – Individuals and Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

- By fax at 800-827-8112, Attention: FEMA – Individuals and Households Program.

You can speak with a FEMA specialist directly by calling the FEMA Helpline at **800-621-3362**. If you use a video relay service, captioned telephone service, or other communication services, please provide FEMA the specific number assigned for that service. Lines are open daily from 6 a.m. to 10 p.m. CDT, seven days a week.

Oklahoma residents may also visit any Disaster Recovery Center (DRC) for assistance. For more information and to locate the closest DRC to you, call the FEMA Helpline at 800-621-3362, visit [www.DisasterAssistance.gov](https://www.DisasterAssistance.gov), download the [FEMA app](#) or visit the [DRC Locator](#). You can also text 43362 and type DRC (your ZIP Code); for example, DRC 12345.

