

# Apply for FEMA Assistance Even If You Have Insurance

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**NASHVILLE, Tenn.** – If you have experienced losses in the severe storms and flooding that struck Dickson, Hickman, Houston and Humphreys counties on Aug. 21, you do not have to wait for your insurance settlement before you apply for FEMA aid.

FEMA cannot duplicate benefits, but once you are in FEMA's application system, you can submit documentation on your insurance when you receive it and any uninsured losses can be expedited.

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 too damaged to live in.
- 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 Oct. 25.

Residents can apply in several ways: online at [DisasterAssistance.gov](https://DisasterAssistance.gov); or through the FEMA app by downloading it to a smartphone or tablet. Or by calling the **FEMA Helpline** at **800-621-3362** (TTY **800-462-7585**). Lines are open daily from 7a.m. to 10 p.m. local time, seven days a week. 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 Helpline is also your go-to resource for answers to questions about insurance or your application as well as to update information on your current housing situation



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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/4609](http://www.fema.gov/disaster/4609). You may also follow FEMA on [www.facebook.com/fema](https://www.facebook.com/fema) and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

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



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