

Apply for FEMA Assistance to Help Cover Your Uninsured Losses

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In some cases, it is not necessary to file a claim with your insurance company in order to be approved for FEMA assistance. If you know that your policy will not cover the damage that you incurred in the severe storms and flooding that took place Dec. 17-19, 2023 and/or Jan. 9-13, 2024 in Kent, Providence or Washington counties, you can simply submit insurance policy documentation with your FEMA application.

If you have insurance but know that it will not cover the damage to your home or personal property, you should provide FEMA with documentation supporting the non-coverage. For example, if you did not have flood insurance and know that your homeowners insurance won't cover your flood damage, you do not need to file a claim with your insurance company. Instead, simply submit your insurance policy documentation when you apply for FEMA assistance.

Those who do have homeowners and/or flood insurance should file a claim with their insurance company. When you get your insurance settlement or denial, please send a copy to FEMA as soon as you can. If your insurance doesn't cover all your home repair or rebuilding expenses, FEMA may be able to help. FEMA, however, can't provide money for expenses covered by insurance or duplicate benefits from another source.

In any case, after you apply, FEMA will schedule a time for an inspector to visit your home to verify the loss or damage you reported. FEMA may ask you to send documents to verify your other expenses to complete your application.

How to Apply for FEMA Assistance

- Visit a Disaster Recovery Center. To find a center near you, go online to: [DRC Locator](#), or text DRC along with your Zip Code to 43362 (Ex: DRC 02864)
- Call the FEMA Helpline at **800-621-3362**. Help is available in most languages. The Helpline is available daily from **7 a.m. to 1 a.m. ET**.



- Go online to DisasterAssistance.gov.
- Download the FEMA [mobile app](#), available at Google Play or the Apple App Store.

Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service. To view an accessible video about how to apply visit: [Three Ways to Register for FEMA Disaster Assistance - YouTube](#).

For the latest information, visit [4765 | FEMA.gov](#) and [4766 | FEMA.gov](#). Follow the FEMA Region 1 account at Twitter twitter.com/FEMARegion1 or the Facebook page at facebook.com/FEMA.

For updates on the Rhode Island response and recovery, follow the Rhode Island Emergency Management Agency on Twitter at twitter.com/RhodeIslandEMA, on Facebook at www.facebook.com/RhodeIslandEMA, or visit www.riema.ri.gov.

