

When You Apply for FEMA Assistance You'll Need Your Insurance Policy

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SACRAMENTO, Calif. – If you suffered damage or loss from last month's California wildfires and have not yet applied for disaster assistance from the Federal Emergency Management Agency (FEMA), you should file a claim with your insurance company and then register with FEMA right away.

You should apply for assistance even if you have insurance, because you may find you are under-insured or have unmet needs after your insurance settlement. When you apply, you will need your Social Security number, contact information, bank account numbers, and — very important — your homeowners insurance policy.

If your insurance policy was lost in the fires or you just can't find your information, you should call your insurance company and ask for a copy of your policy, including the Declaration Page. For an extensive list of toll-free numbers for homeowners insurance companies, visit insurance.ca.gov/01-consumers/105-type/95-guides/03-res.s.

To register with FEMA online, visit DisasterAssistance.gov or call 800- 621-3362 (TTY 800- 462-7585), 7 a.m. to 10 p.m. PST daily. Multilingual operators are available. You may also register in person at a FEMA/Cal OES Disaster Recovery Center (DRC) in Butte, Los Angeles or Ventura counties. DRCs are accessible facilities you can visit to learn more about FEMA and other disaster assistance programs. Visit <https://egateway.fema.gov/ESF6/DRCLocator> to find a DRC near you.

If you are a renter, you may be eligible for FEMA or U.S. Small Business Administration assistance to recover personal property losses not covered by your renters insurance.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

FEMA's mission: Helping people before, during, and after disasters.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at [SBA.gov/disaster](https://www.sba.gov/disaster). Deaf and hard-of-hearing individuals may call 800-877-8339.

