

FEMA Assistance May Be Available to Cover Underinsured Losses

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If you applied for FEMA disaster assistance and also have homeowners or renters insurance, you may still be eligible for federal grants to cover expenses not covered by your insurance.

If you live in Baxter, Benton, Boone, Fulton, Greene, Madison, Marion or Randolph counties, FEMA may be able to help if your insurance settlement following the severe storms of May 24-27 did not cover all your losses, or if your claim was turned down. You may also get help if your insurance claim is delayed more than 30 days.

Once you have filed a claim with your insurance company, be sure to follow up with your insurance carrier to get information that FEMA will need from you. You can request:

- **A denial letter:** Proof that you are not covered by your insurance company.
- **A settlement letter:** Exactly what is covered by your insurance company.
- **A delay letter:** Proof the insurance company has made no official decision on your insurance claim more than 30 days after you filed your insurance claim.

If you expect to receive an insurance settlement – or have already received it – and need additional FEMA grant funding for uninsured or underinsured expenses, it's important to remember the following:

- If your insurance policy does not cover additional living expenses or loss of the use of your home, you may be eligible for FEMA's temporary housing programs. Federal disaster assistance funds are tax-free. FEMA's notification letter will inform you of the appropriate use of disaster assistance funds. FEMA urges you to use the funds only for disaster-related expenses. Keep all receipts for at least three years for verification of how you spent the money.



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- Any funds you may receive from FEMA due to the delay in receiving your insurance settlement would be considered an advance on that settlement. If the FEMA funds are designated for the same items covered by your insurance, the FEMA funds must be repaid when you receive your insurance settlement.
- Approval for federal assistance is based on the specifics of each FEMA application, including documentation provided by the FEMA applicant. You have up to 12 months from the date that you applied for FEMA assistance to submit your insurance settlement or denial letter to FEMA for review.

You may upload insurance documents to your account at DisasterAssistance.gov. Another option is to fax the documents to FEMA at **800- 827-8112** or mail copies to: **FEMA, P.O. Box 10055, Hyattsville, MD 20782**.

To apply for FEMA disaster assistance, call toll-free 800-621-3362, go online to DisasterAssistance.gov, download the [FEMA App](#) or visit [the Disaster Recovery Center at Northwest Arkansas Community College's Shewmaker Center for Workforce Technologies](#) (Building 15) at 1000 SE Eagle Way, **Room B103**. The phone line is open daily from 6 a.m. to 11 p.m. CT, and help is available in most languages. If you use a relay service such as VRS, captioned telephone service or others, give FEMA your number for that service. The deadline for applications is August 28.

If you need a reasonable accommodation or sign language interpreter, please call FEMA's Civil Rights Resource Line: 833-285-7448 (press 2 for Spanish). The line is open Monday-Friday 6 a.m. to 4:30 p.m. CT.

For the latest information visit fema.gov/disaster/4788. Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6 or on Facebook at facebook.com/FEMARegion6/.

