

# Providing FEMA Insurance Documentation During the Application Process Can Change Your Eligibility Status

---

**Release Date: March 11, 2021**

**DENTON, Texas** – During the recent winter storms, many Oklahomans in the 16 designated counties may have sustained damages to their home and property. Homeowners and renters who have insurance and are applying for FEMA disaster assistance must also file an insurance claim as soon as possible.

When applicants apply to FEMA , they are asked if they are insured. Insurance is then taken into consideration as their application is processed.

Fortunately, insurance provides more financial security than disaster assistance grants. During the storms, many homeowners and renters experienced power outages, extreme temperatures and damage that occurred from burst pipes in their homes. Typically, homeowner’s insurance covers repairs and damage associated with burst pipes. However, if the damage is not covered by home or rental insurance, FEMA may be able to help.

By law, FEMA cannot reimburse for losses covered by insurance. Applicants may receive a “No Decision” letter or notification indicating the status of their application. This is NOT a denial. It is stating that additional information is required to continue processing the claim, which is often a copy of their insurance settlement or denial.

Providing FEMA representatives with your insurance documentation can move your application forward to determine if any losses not covered by your insurance are eligible for reimbursement.

To help FEMA assess your application, you can provide several insurance status documents based on your claim and correspondence from your insurance



company, including:

- Denial of your claim letter: Proof that you are not being covered under your insurance company and policy.
- Settlement letter: What damage and property are covered by your insurance company.
- Delay letter: Proof of no official decision 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.

You have up to 12 months from the date that you registered with FEMA to submit your insurance-settlement records for review. In addition, you have up to 12 months from the date that you registered with FEMA to appeal denials because of insurance issues.

Help is decided by the agency based on the specifics of each FEMA application, including the documentation provided by the applicant.

If you've received a letter saying you're ineligible, whether because of proof of residency, proof of ownership or another reason, additional documentation may be all that is needed to change it. It's important to read your letter carefully to understand FEMA's decision so you will know exactly what you need to do.

You can submit missing documentation to FEMA online at <https://www.disasterassistance.gov>, by calling **800-621-3362**, by faxing your documentation to **800-827-8112**, or mailing documentation to **FEMA – Individuals and Households Program National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. When mailing documents, please include Attention: FEMA – Individuals & Households Program on the outside of the envelope.**

As a reminder, Oklahoma homeowners and renters in the 16 counties designated for individual assistance who sustained damage may now apply for disaster assistance with FEMA. The counties are Canadian, Carter, Cherokee, Comanche, Cotton, Hughes, Jefferson, Le Flore, McIntosh, Oklahoma, Okmulgee, Osage, Pittsburg, Stephens, Tulsa, and Wagoner.



**FEMA**

Page 2 of 3

The easiest way to apply is by visiting [www.disasterassistance.gov](http://www.disasterassistance.gov). There is no wait to register online and it is accessible 24 hours a day, seven days a week.

If it is not possible to register online, call 800-621-3362 (TTY: 800-462-7585). The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT, 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

Low-interest disaster loans from the U.S. Small Business Administration are available to businesses, homeowners and renters. Call the SBA at 1-800-659-2955 (TTY: 800-877-8339) or visit [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance).



**FEMA**

Page 3 of 3