

Delayed Insurance Settlement

Release Date: Nov 14, 2023

Do not delay applying for FEMA assistance while you're waiting for your insurance settlement. The deadline to apply is November 29, 2023.

If a decision on your insurance settlement for disaster-caused damage has been delayed longer than 30 days from the time you filed the claim, you may be eligible for an insurance advance payment from FEMA. These funds are considered a loan and must be repaid to FEMA once you receive your settlement from your insurance company.

While FEMA cannot provide assistance for disaster-caused needs covered by insurance benefits, FEMA may help meet an applicant's immediate needs when insurance benefits are delayed.

- Applicants who demonstrate their insurance settlement has been significantly delayed (30 days or more from the date a claim was filed) through no fault of their own may be considered for initial rental assistance.
- Applicants accepting assistance in advance of receiving their insurance settlement must agree to repay FEMA upon receiving their insurance settlement.

Applicants are required to inform FEMA of all insurance (flood, homeowners, vehicle, mobile home, medical, burial, etc.) coverage that may be available to them to meet their disaster-caused needs. If your insurance settlement is delayed, contact FEMA for a Request for Advancement and signature letter, which must be completed and returned before FEMA can evaluate your request for assistance.

To apply, call toll-free 800-621-3362, go online to DisasterAssistance.gov, download the FEMA App for mobile devices or visit a Disaster Recovery Center. The telephone line is open every day from 7 a.m. to 10 p.m. ET. 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.

