

FEMA Assistance for Survivors with Insurance Coverage

Release Date: Mar 20, 2025

Release Number: FS-023

Underinsured Los Angeles County wildfire survivors may be eligible for FEMA disaster assistance, which is intended to meet the basic needs of your household for damages directly caused by the disaster. FEMA cannot duplicate insurance payments, but it may be able to help where insurance cannot.

What should I know about FEMA assistance if I have insurance?

You must tell FEMA about all the insurance coverage you have when you apply for assistance. This includes homeowners, renters, vehicle, mobile home, medical, burial, and other insurance coverages. FEMA cannot pay for costs that your insurance covers, so you must file a claim with your insurance company right away to determine what you are eligible for and what you may still need assistance with.

You may be eligible now or later for FEMA Individual Assistance if:

- You were denied insurance by your insurance company.
- Your insurance claim has been settled and you can demonstrate to FEMA that your insurance didn't cover your losses.
- Your insurance claim is delayed.
- You don't have Additional Living Expenses (ALE)/Loss of Use (LOU) coverage or can demonstrate you have exhausted your ALE/LOU benefits.

How can FEMA help if my insurance claim is delayed?

In some cases, FEMA may be able to provide assistance while you are waiting for your insurance claim to be resolved.

- If it has been 30 days or more since you filed your insurance claim and you have received no funds, please contact the FEMA Helpline at 1-800-621-3362.



FEMA

Page 1 of 3

- You also may be eligible for an insurance advance payment from FEMA. These funds are considered a loan if insurance funds become available and must be repaid to FEMA once you receive your settlement from your insurance company.

What if I still need help after getting money from my insurance?

In some cases, FEMA may help pay for costs your insurance does not cover. If you still need assistance, send FEMA a copy of the documents you received from your insurance company immediately. Documents to submit may include:

- Insurance settlement information.
- Insurance denial letter, including a denial because damage did not exceed the policy deductible.
- Proof of lack of insurance, such as a policy with an exclusion for specific causes of damage.

How can I submit documents?

- Upload to your disaster assistance account at DisasterAssistance.gov.
- Mail to: FEMA
P.O. Box 10055
Hyattsville, MD 20782-8055.
- Fax to 1-800-827-8112.
- Visit a Disaster Recovery Center. To locate a DRC near you, visit the [DRC Locator](#).
- You can always call 1-800-621-3362 with questions or for more information about navigating the FEMA process.

How long do I have after applying for FEMA assistance to provide an insurance settlement, denial, or policy?

FEMA must receive an insurance settlement or denial within 60 days from the date on FEMA letters requesting Insurance documentation.

Even after the application deadline has passed, active applications can be updated with insurance details. To find out more about deadlines or to check



the status of uploaded documents, you can call 1-800-621-3362.

