

# Helping Underinsured Survivors

Survivors who receive an insurance payout for damage to their home may still be eligible to receive assistance from FEMA, even if their insurance payment is more than the \$42,500\* cap for federal assistance.

Financial assistance is now available up to the \$42,500\* cap, to cover costs not reimbursed.

## KRISSI'S STORY:



**Name:** Krissi  
**Age:** 36  
**Location:** Florida  
**Disaster:** Hurricane  
**Job:** School Teacher  
**Family:** Single  
**Home:** Owner  
**Homeowners Insurance:** Yes  
**Flood insurance:** No



### The Scenario

Krissi's front porch suffered significant damage from strong, hurricane-force winds. **Because Krissi has a homeowners insurance policy, she submitted a claim and then also applied for FEMA assistance.**

### The Process

After submitting her insurance coverage documentation, a FEMA inspector came to Krissi's home to record disaster-caused damage. **While Krissi's insurance company provided her with money, it wasn't enough to help her fix all the damages.**

### The Result

**FEMA reviewed the federal inspection report along with Krissi's insurance documentation and determined that Krissi was eligible for additional assistance from FEMA. FEMA gave Krissi additional funds for repairs needed to make her home safe and livable again.**

The above story uses fictional characters and events to help explain the disaster assistance process for disasters declared on or after March 22, 2024. If you live in an individual assistance area and want to learn more about how FEMA can help you, call [800-621-3362](tel:800-621-3362), visit [disasterassistance.gov](https://disasterassistance.gov) or [download the FEMA app](#) to apply for FEMA assistance.

\*The amount of money is for Fiscal Year 2024, and is subject to change with each new fiscal year as determined by Congress.

To learn more about FEMA's disaster assistance programs, please visit: [fema.gov/ia](https://fema.gov/ia)

