

Assistance Available for Vehicles Damaged by April 2 Storms

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FRANKFORT, Ky. – FEMA may be able to provide financial assistance to help survivors whose vehicles were damaged as a result of the severe storms, straight-line winds, tornadoes, landslides and mudslides that occurred on April 2.

The first step is for survivors to file a claim with their insurance company if they have a comprehensive policy. This type of policy usually covers storm-related damage to a vehicle. Federal disaster assistance may help fill the gaps for those whose coverage does not pay for any or all storm-related damage costs. Apply with FEMA even if you have insurance. FEMA cannot duplicate insurance payments, but underinsured applicants may receive help after their claims have been settled.

To be eligible for FEMA assistance, applicants must meet the following conditions:

- The vehicle was damaged during the April 2, 2024, storms within the disaster-designated area.
- The applicant can provide proof of ownership of the vehicle with valid registration and title.
- The vehicle was in compliance with the State of Kentucky's registration and insurance requirements at the time of the disaster.
- The applicant has no other usable vehicle.

If you have more than one storm-damaged vehicle, you will have to write a statement explaining why your household needs more than one working vehicle. Include the number of vehicles and an insurance settlement or statement for each vehicle.

Apply with FEMA



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The application process with FEMA is the first step in your recovery and requires information such as insurance policies and bank information for possible direct transfer of funds. If you have phone and/or internet access, you may register in one of the following ways:

- Visit a Disaster Recover Center. To find a center close to you, go online to: DRC Locator, or text DRC along with your Zip Code to 43362 (Ex: DRC 41101)
- Call the FEMA Helpline at 800-621-3362. Help is available in most languages. The Helpline is available daily from 7 a.m. to 11 p.m. ET.
- Go online to DisasterAssistance.gov (also in Spanish).
- Download the FEMA mobile app.

For the latest information on Kentucky's recovery from the April 2 severe storms, straight-line winds, tornadoes, landslides and mudslides, please visit fema.gov/disaster/4782. Follow FEMA on X, formerly called Twitter, at twitter.com/femaregion4 and at facebook.com/fema.

