

Submitting Your Insurance Documents to FEMA

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For FEMA to process an insured survivor’s application, the survivor must provide their insurance settlement, insurance denial letter, or show proof of lack of insurance.

When you apply for FEMA assistance, it is important to tell FEMA about the insurance coverage you have (e.g., flood, homeowners, renters, vehicle, mobile home, medical, burial, etc.) By law, FEMA can’t pay for costs that your insurance covers, so it’s important to contact your insurance company right away to file a claim. If you receive an initial denial from FEMA, you may be eligible after your insurance claims have been settled.

What insurance documents should I submit?

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

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](#).

When should I submit my insurance settlement or denial letter?



FEMA

Page 1 of 2

If your insurance does not cover all of your disaster related expenses, a copy of your settlement or denial letter should be provided to FEMA immediately.

What can I do if my insurance claim is delayed?

In some cases, FEMA may be able to provide some help while you are waiting for your insurance. 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 may be able to provide you some initial funds to rent somewhere to stay while you wait for your insurance settlement. You also 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.

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

You have up to 12 months from the date you apply with FEMA to submit your insurance documents. 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 1800-621-3362.

