

FEMA Assistance Can Help if Insurance Doesn't Cover Losses

Release Date: 5? 27, 2021

FEMA Assistance Can Help if Insurance Doesn't Cover Losses

CLANTON, Ala. – Homeowners and renters who suffered damage from the March 25-26 severe storms and tornadoes in Bibb, Calhoun, Clay, Hale, Jefferson, Perry, Randolph, and Shelby Counties should apply to FEMA for federal disaster assistance even if they have insurance.

While FEMA cannot duplicate insurance or other benefits, it may be able to help with uninsured or underinsured losses, or if your insurance settlement is delayed. Applicants should notify FEMA of their situation and provide insurance company documentation.

You may be eligible for a grant if you received a settlement from your insurance company and still have unmet disaster-related needs.

FEMA may still be able to assist with disaster-related temporary housing if you have exhausted the settlement from your insurance for additional living expenses.

You may be eligible for grants to cover emergency home repairs, disaster-related medical, dental, and other disaster-related expenses if an insurance settlement is insufficient to cover those costs.

If your insurance settlement has been delayed longer than 30 days from the time you filed a claim, you should contact FEMA. After providing the necessary documentation – the claim number, date applied, and an estimate of how long it will take to receive a settlement – you may qualify for an advance that would have to be repaid to FEMA once the insurance settlement is received.

The quickest way to apply for federal assistance is online at www.disasterassistance.gov or by calling **800-621-3362 (TTY 800-462-7585)**. Multilingual operators are available. The toll-free numbers are open daily **6 a.m. to**



10 p.m. Central Time, 7 days a week.

The registration process includes you providing FEMA a phone number so FEMA can contact you and set up a *virtual* home inspection. If you use a relay service such as a videophone, InnoCaption or CapTel, you should provide FEMA your specific number assigned to that service.

If you were affected by the March 25-26 Severe storms and tornadoes in Alabama and need a sign language interpreter, foreign language translator, a Braille or large-print document, or have any other accommodation request, you should let FEMA know when registering.

For additional online resources, as well as FEMA downloadable pamphlets and other aids, visit www.disasterassistance.gov and click "Information."

Homeowners, renters and businesses of all sizes may obtain information about U.S. Small Business Administration (SBA) disaster loans by calling **800-659-2955** (TTY **800-877-8339**) or online at www.SBA.gov. To apply for an SBA loan, visit www.disasterloan.sba.gov/ela/

For referrals to Alabama's health and human service agencies as well as community organizations, dial **211**, text **888-421-1266**, or chat with referral specialists via www.211connectsalabama.org.

For more information on Alabama's disaster recovery, visit ema.alabama.gov, [AlabamaEMA Facebook page](#), www.fema.gov/disaster/4596 and www.facebook.com/fema.

###

FEMA's mission is helping people before, during, and after disasters.



FEMA