

# Why Register with FEMA If You're Insured

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**NASHVILLE, Tenn.** – If you have experienced losses in the severe storms and flooding that struck Davidson, Williamson and Wilson counties March 25 - April 3 and you're waiting for your insurance settlement before you apply to FEMA, don't wait any longer because you still may be eligible for federal assistance. Another reason not to delay applying: the deadline for registering with FEMA is **July 7, 2021**.

Common reasons FEMA encourages even those with insurance to register:

- You have received the settlement from the insurance company, but it did not cover all your losses. FEMA may be able to assist with unmet needs.
- You have exhausted your policy limit or settlement for Additional Living Expenses (ALE for loss of use) or your policy doesn't pay for temporary housing and your home is too damaged to live in.
- Your settlement does not cover disaster-related costs, such as medical or dental, transportation, and other disaster-related expenses.

If you would like to speak with a FEMA specialist about your insurance situation or have any other questions about help from FEMA, call the **FEMA Helpline** at **800-621-3362** (TTY **800-462-7585**). The Helpline is your go-to resource for answers to questions about your application or to update FEMA on your current housing situation. Lines are open daily from 6 a.m. to 10 p.m. Central Time. If you use a relay service, such as a videophone, InnoCaption or CapTel, update FEMA with the specific number assigned to that service.

You may also use the Helpline to apply for assistance. Other ways to apply are through [disasterassistance.gov](https://www.disasterassistance.gov) website or to use the FEMA app which you can install on your smartphone or tablet.

For more information on Tennessee's disaster recovery, [visit www.tn.gov/tema.html](https://www.tn.gov/tema.html) and [www.fema.gov/disaster/4601](https://www.fema.gov/disaster/4601). You may also follow FEMA on [www.facebook.com/fema](https://www.facebook.com/fema) and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).



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