



You Should Still Apply For FEMA Disaster Assistance Even If You Have Flood Insurance or Homeowners/Renters Insurance

Bottom Line Up Front:

- If you have flood and/or homeowners insurance and believe you incurred a covered loss, you should file a claim with your insurance carrier.
- Though the National Flood Insurance Program (NFIP) does not cover additional living expenses, you may be eligible for this type of assistance from the Federal Emergency Management Agency (FEMA) for your uninsured or underinsured disaster-caused expenses or serious needs, including temporary housing assistance.
- If you have NFIP flood insurance, you are not required to provide evidence that your insurance company denied your claim for the disaster caused-loss to be eligible for temporary housing assistance from FEMA. (Note: You will still need evidence that you've been denied by your flood insurance for structure or contents losses if you're seeking FEMA assistance for those losses.)
- If you only have homeowners insurance that does not cover flood -- *and have sustained only flood damage* -- you are not required to submit documentation that your carrier denied your claim to receive FEMA rental assistance or financial assistance for real or personal property disaster-caused damage.

Other Information:

Go to www.disasterassistance.gov or call 800-621-3362 or to register for assistance.

When you register for FEMA assistance, you must tell FEMA about all insurance coverage that you have available to meet your disaster-caused needs. You *may not be eligible* for certain types of FEMA disaster assistance if your insurance provides coverage. Many homeowners insurance policies include Additional Living Expenses (ALE) or other coverage that may provide insurance benefits for housing assistance for the period you are unable to live in your residence, and FEMA will be able determine your eligibility for disaster housing assistance based on information about your insurance claims. FEMA may require you to provide evidence that your insurance company denied your claim for the disaster-caused loss as part of the eligibility determination process.

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