



State Emergency  
Response Team



FEMA

# Disaster News

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FEMA/State Media Contact:  
407-858-6205

## INSURANCE AND DISASTER ASSISTANCE

### *Tropical Storm Fay Survivors with Insurance May Still Be Eligible For Disaster Assistance*

**ORLANDO** – As the Nov. 10 deadline to apply for disaster assistance approaches, the Federal Emergency Management Agency (FEMA), and the State Emergency Response Team (SERT) are reminding those individuals who were initially denied assistance because they have homeowners' or flood insurance that they may still be eligible for assistance.

If insured applicants applied for assistance from FEMA, they should have received a letter stating that they were not eligible for certain types of state and federal disaster assistance until they were able to provide evidence of the status of their insurance claim. This is to prevent possible duplication of benefits.

All requests for disaster assistance are put on hold when an applicant indicates they have insurance coverage, and a letter is sent out denying assistance – at least until a more complete picture is available.

If an applicant receives the final insurance settlement and still has unmet needs, they must appeal FEMA's initial decision by providing insurance documentation. After FEMA receives the insurance settlement letter, it can then determine the extent of the applicant's unmet needs and complete an appeal-review and determine if there is eligibility for assistance.

Those who registered for assistance with FEMA and who have settled with their insurance companies have **60 days** from the date of their original correspondence (from FEMA) to submit an appeal. In cases where the applicant is under-insured, disaster assistance may be granted and used for further household repair and personal property losses.

To get information about writing an appeal letter, an applicant may call the toll-free Helpline at **800-621-FEMA (3362)**. The hard of hearing, deaf and speech impaired may call the **TTY** number at **800-462-7585**. Multilingual assistance is available, and operators are available from 7 a.m. to midnight daily until further notice

Applicants must submit their appeal in writing (including copies of the insurance documents) to: FEMA Appeals Officer, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055 or you may fax them to 800-872-8112.

(MORE)

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Your appeal must be postmarked **within 60 days** of the date of the original correspondence. Appeals will not be accepted after this date. FEMA will review your appeal and make a ruling as soon as possible, usually within 30 days of receiving your request. Applicants will be notified in writing of the appeal decision.

*FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.*

*SBA's disaster loans are the primary form of federal assistance for non-farm, private sector disaster losses. Disaster loans from SBA helps homeowners, renters, businesses of all sizes and nonprofit organizations fund repair and replacement of disaster damaged real and personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 or visit online at [www.sba.gov](http://www.sba.gov) or email SBA's customer service center at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).*

For statewide disaster information and to find out how you can *Get A Plan!* for disasters, please visit [www.FloridaDisaster.org](http://www.FloridaDisaster.org)

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