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FEMA Helpline: 800-621-FEMA (3362)
FEMA News Desk: 571-449-1621

News Release

Register With FEMA While Waiting for an Insurance Settlement

NEW YORK – Disaster assistance may cover damages that insurance doesn't. That is why individuals affected by Hurricane Sandy are urged by the Federal Emergency Management Agency to apply for assistance even if they have insurance.

Apply for FEMA assistance by registering online at www.DisasterAssistance.gov, or by tablet or smartphone at m.fema.gov. Register by phone by calling **800-621-FEMA** (3362). If you have a speech disability or hearing impairment and use a TTY, call 800-462-7585 directly; if you use 711 or Video Relay Service (VRS), call 800-621-3362.

Keep in mind that **you need to file your insurance claim with your insurance company as soon as possible**. Failure to file a claim may affect a policyholder's eligibility for disaster assistance.

After filing a claim, if any of the following situations occur, FEMA may be able to provide some assistance:

Your insurance settlement is delayed.

- “Delayed” means a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim.
- If a decision on your insurance settlement has been delayed, you will need to mail or fax a letter to FEMA explaining the circumstance. Mail or fax your letter to:

FEMA IHP
National Processing Service Center
PO Box 10055
Hyattsville, MD 20782-8055

Fax: 1-800-827-8112

- You should include documentation from the insurance company proving that you filed the claim.

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- If you filed your claim over the telephone, you should include the claim number, date when you applied, and the estimated time of how long it will take to receive your settlement.
- If you receive FEMA assistance and you later find that your insurance will cover what your FEMA assistance was for, then you must return that money to FEMA because it is considered a duplicate benefit.

You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.

- If you have received the maximum settlement from your insurance for Additional Living Expenses and still need help with your disaster-related temporary housing need, mail or fax a letter to FEMA at the above address indicating why you continue to have a temporary housing need.
- You will also need to provide documentation to prove use of ALE from insurance, and a permanent housing plan.

You have up to 12 months from the date of registration with FEMA to submit insurance information for review.

For more information on New York's disaster recovery, visit www.fema.gov/disaster/4085, <http://twitter.com/FEMASandy>, www.facebook.com/FEMASandy and www.fema.gov/blog

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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.