



FEMA

Disaster News

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Joint Information Center Media Contact:
FEMA/State News Desk: 360-486-5745
SBA News Desk 916-847-2470

KEEP FEMA POSTED ABOUT INSURANCE SETTLEMENT

Lacey, Wash. – When people with insurance registered for disaster assistance with the Federal Emergency Management Agency (FEMA), their applications were declared “ineligible” until they received their insurance settlements. This is because disaster assistance grants cannot duplicate other benefits, according to state and federal officials.

Of all the residents who have registered for assistance, more than 6,000 applicants have been referred to FEMA’s Housing Assistance program for consideration for grants for temporary rental assistance or home repairs. Nearly half of these were told they were “ineligible” because of pending insurance coverage.

Insurance is always your first line of defense. Whether registrants had flood insurance, a homeowner policy, renters’ coverage, a sewer backup or sump pump rider, or any other type of insurance, FEMA has to wait until the insurance claim is settled if the cause of damage may be covered. In the 10 designated counties, there are 16,584 residences protected by flood insurance policies from the National Flood Insurance Program (NFIP). Those with insurance can file their claims immediately and do not have to wait until a major disaster declaration is issued.

Now many flood victims are receiving settlements from their insurance companies, and they may need to contact FEMA with that information. Some people are finding that these insurance settlements were not sufficient to cover their disaster-related losses. For these individuals, there may be grant assistance through FEMA to cover eligible losses, but disaster assistance does not cover insurance deductibles.

If people are already registered with FEMA, they do not need to re-register to update their information. They should simply call FEMA’s Helpline at 1-800-621-FEMA (3362) or TTY 1-800-462-7585 for applicants with special speech or hearing needs. Operators will let them know what to do to re-open their cases and pursue additional assistance.

Initially, some people did not register with FEMA because they expected their insurance to take care of their losses. Anyone who believes they will have uninsured losses may still register with FEMA, but must do so before the Feb. 7th deadline. A FEMA application can be updated after the deadline, but people need to be registered and in the system by that date.

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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.

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Editors: for more information on the Washington disaster recovery, visit www.fema.gov or www.wadisasternews.com.