



FEMA

May 9, 2018
FEMA-4362 AL – NR005
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News Release

Keep Your Recovery on Track; Check in with Your Insurance Company and FEMA

ANNISTON, AL — Survivors have enough on their plates dealing with the aftermath of the March tornadoes and storms. But do not overlook what your insurance company is doing with your claim.

When a disaster survivor is covered by insurance, FEMA puts their aid request on hold until their insurance company makes a determination about their case. A determination can mean a denial or a settlement. Either way, FEMA needs to know.

If you haven't heard back from your insurance company yet, it is time to call them. Don't let the process stop.

If you are having problems with your insurance company, contact the Consumer Services Division at the Alabama Department of Insurance at 334-241-4141. The toll free number is 800-433-3966 and ask for the Consumer Services Division.

FEMA cannot duplicate benefits, according to the Stafford Act, which regulates the agency. Before FEMA can make a determination of what help it may be able to provide, the agency must know what the insurance company will provide.

In some cases, FEMA can help cover costs not covered by insurance.

Another way to keep your paperwork running smoothly is to make sure FEMA knows how to reach you. That means providing an up-to-date email and home address as well as telephone number where you can be reached.

Call FEMA's Helpline at 800-621-3362 to change your contact information or to ask the status of your application.

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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.

FEMA's mission: Helping people before, during, and after disasters.

Follow us on Twitter at <https://twitter.com/femaregion4> and the FEMA Blog at <http://blog.fema.gov>.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955 (Deaf and hard-of-hearing individuals may call 800-877-8339), emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at sba.gov/disaster.