

Register with FEMA even if you have Insurance

September 17, 2017

People who were affected by Hurricane Harvey and the subsequent floods and who live in the disaster-designated Texas counties should register for FEMA assistance even if they are covered by insurance or have registered with other agencies.

Under federal law, FEMA cannot duplicate insurance settlements or other benefits, but there are cases where insured survivors might still be eligible for FEMA help.

For example:

- Your settlement was delayed longer than 30 days after you filed a claim.
- The settlement does not fully cover all your losses and needs.
- You exhausted the additional living expenses provided in your policy.
- You cannot locate suitable rental resources in your community.

You should file your insurance claims, whether homeowner's or flood or both, as soon as possible. And you have until Oct. 24 to register with FEMA for assistance. Here's how:

- Log onto [DisasterAssistance.gov](https://www.disasterassistance.gov). Registering online is the quickest way to register for FEMA assistance.
- Those without internet access can register by phone. Call **800-621-3362** (voice, 711 or video relay service) or **800-462-7585** (TTY). The toll-free lines remain open 6 a.m. to 10 p.m. local time seven days a week until further notice.
- Via the FEMA app, available for Apple and Android mobile devices. To download, visit fema.gov/mobile-app.

Once you have registered, you have 12 months to let FEMA know if your insurance coverage was not enough and you want to be considered for help.

To apply for assistance, fax or mail a letter to FEMA explaining the circumstances:

FEMA Individuals and Households Program
National Processing Center
P.O. Box 10055
Hyattsville, MD 20702-8055
Fax: 800-827-8112

If you have registered with other organizations, you still need to register with FEMA if you want to be considered for FEMA assistance.

Homeowners, renters and businesses in **Aransas, Bee, Brazoria, Calhoun, Chambers, Colorado, Fayette, Fort Bend, Galveston, Goliad, Hardin, Harris, Jackson, Jasper, Jefferson, Kleberg, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Sabine, San Jacinto, Refugio, San Patricio, Tyler, Victoria, Waller, Walker and Wharton** counties may be eligible for help.