

**North Carolina Department of
Crime Control & Public Safety**



October 11, 2011
NC-4019-NR-071
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FEMA

News Release

INSURANCE KEY TO DISASTER RECOVERY, BUT MAY NOT BE ENOUGH

RALEIGH, N.C. – Many survivors of Hurricane Irene are finding recovery often requires more than a check from the insurance company. In some cases, help from the Federal Emergency Management Agency and the Small Business Administration can speed recovery and fill in gaps in insurance coverage.

Disaster survivors should call the FEMA helpline at **800-621-3362** (TTY: **800-462-7585**) after filing an insurance claim if they need help with temporary housing beyond insurance coverage for additional living expenses. They should also call FEMA if a decision on an insurance settlement has been delayed longer than 30 days from the filing date. In both cases, applicants will have to provide some documentation such as proof a claim was filed.

Eligibility for rental assistance is decided on a case-by-case basis and the rental assistance is considered an advance that must be repaid once an insurance settlement is received. Survivors may also be eligible for FEMA grants or low-interest SBA disaster loans to make repairs or to replace property losses not covered by insurance.

After registering with FEMA, those with disaster-related losses should complete and return the SBA loan application while awaiting an insurance settlement. Money for recovery may be available if an insurance claim is delayed or denied. If the claim is paid, that money can be used to pay off the SBA loan.

For more information, visit www.sba.gov/services/disasterassistance, or call the SBA's Customer Service Center at **800-659-2955** (TTY: **800-877-8339**).

Insurance mediation process

Disaster survivors whose homeowner's insurance claims have been denied can use the North Carolina Department of Insurance's Disaster Mediation program in cases where the homeowner and the insurance company are more than \$1,500 apart in the settlement agreement.

Eligible homeowners must apply for mediation within 60 days of a claim being denied.

Consumers can get more information on the North Carolina Department of Insurance website at www.ncdoi.com or request mediation sessions by contacting the American Arbitration Association, administrator of the North Carolina Disaster Mediation program. Mediation request forms are available at www.adr.org/northcarolinadisaster.

(MORE)

INSURANCE KEY TO DISASTER RECOVERY – Page 2

For more information, call **800-426-8792**.

Flood insurance appeals

Disaster survivors with flood insurance will likely find themselves working with two insurance adjusters – one for the homeowner's insurance policy and one for the flood insurance policy.

While flood insurance policies are written and serviced primarily by private insurance companies, the National Flood Insurance Program, administered by FEMA, writes or services flood insurance policies when a commercial company isn't available to write a policy for a property owner.

Insurance adjusters evaluating flood damage work for private insurance companies or independent adjuster companies, not FEMA. Policy holders not satisfied with the damage estimate provided by an insurance adjuster have an appeal process outlined in the *Flood Insurance Claims Handbook* (publication F-687) that is normally provided to a policy holder when the policy is issued, renewed or when a claim is filed.

The handbook can be downloaded for free at <http://www.floodsmart.gov/toolkits/flood/downloads/NFIP-FloodInsuranceClaimsHandbook.pdf>.

For more information about flood insurance, contact your insurance agent or call the National Flood Insurance Program at **800-427-4219** (TTY: **800-427-5593**).

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.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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