



FEMA

November 11, 2016
DR-4291-VA NR-07
News Desk: 540-686-2972

News Release

Even if you have insurance—register for disaster assistance

VIRGINIA BEACH, Va. —Even if you have homeowners', renters' or flood insurance, you are urged to register with the Federal Emergency Management Agency (FEMA). Registering with FEMA is a primary step in qualifying for disaster assistance after contacting your insurance agent to see if disaster damage is covered.

In the aftermath of Hurricane Matthew, FEMA is advising survivors who live in Chesapeake, Newport News, Norfolk or Virginia Beach with property damage to contact both their insurance company and FEMA. **Tuesday, Jan. 3, 2017 is the last day to apply to FEMA for disaster assistance.**

If you are a homeowner or renter with insurance and your home or personal property was damaged by the storm:

- You must contact your insurance agent to file a claim with your insurance company.
- You should be prepared to fully describe to your agent the damage caused by the storms.
- You should keep a record of all contact you have with the agent and the insurance company.
- You should keep a record of the claim number and the date you called to make the claim.
- Always keep all damage repair receipts.
- FEMA will send you a letter requesting insurance claim documentation, such as a decision letter (settlement or denial) from your insurance company, in order to further process your application.

FEMA cannot duplicate benefits that are covered by insurance, but you may be eligible for help with losses not covered or those in excess of your insurance coverage. However, you will not be considered for this assistance until FEMA receives a decision letter from your insurance company.

Homeowners and renters may be eligible for FEMA Other Needs Assistance (ONA) grants to help with uninsured or underinsured expenses and serious needs caused by the disaster, including:

- Medical
- Dental
- Child care and
- Funeral cost

Survivors who register and receive a Small Business Administration (SBA) low-interest disaster loan application should return the application. SBA applicants are not obligated to accept a loan; however, completing the application may make available additional FEMA assistance. Applicants who may not qualify for a SBA loan may be eligible for Other Needs Assistance.

FEMA encourages both insured and uninsured survivors who sustained disaster-related damage or losses to apply by phone (voice, 711 or relay service) at **800-621-3362** (TTY users should call **800-462-7585**) or online at DisasterAssistance.gov. The toll-free lines are available from **7 a.m. to 11 p.m., seven days a week**. Multilingual operators are available. **Jan. 3, 2017 is the last day for survivors to file an application.**

###

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 **800-621-3362** (voice, 711 or video relay service). TTY users can call **800-462-7585**.*

The 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 can cover the cost of replacing lost or disaster-damaged real estate and 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.