



FEMA

Sept. 6, 2017
FEMA-4331-WV – FS005
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Fact Sheet

Have Insurance? Register with FEMA, be careful of benefits duplication

If you have homeowners or flood insurance, you can still register with FEMA for assistance for an eligible need not covered. However, survivors must take care not to accept the same benefits from more than one source, also known as the duplication of benefits.

Duplication of Benefits

- Duplication of benefits occurs when an individual or family receives an identical item or service from more than one source.
- Federal and state agencies responding to disasters are prohibited from duplicating the benefits of insurance companies or other public or private entities.

Insurance Companies

- FEMA cannot legally provide disaster assistance for items or services already covered by flood insurance.
- When insured survivors apply for FEMA assistance, they must submit copies of their flood insurance settlements.
- Survivors who have flood insurance that covers structure and/or contents may receive little to no disaster assistance from FEMA.

Public or Private Organizations

- FEMA also cannot provide disaster assistance for items or services that survivors have received through donation.
 - For example, if a public or private organization provides donated appliances, bathroom fixtures or medical equipment to a survivor, that survivor cannot receive FEMA assistance to replace those items.

Duplicating Benefits Violates FEMA-Survivor Agreement

- Survivors who receive disaster assistance sign a form agreeing to use all awarded funds in the manner specified by FEMA.

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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 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. Follow us on Twitter at <https://twitter.com/femaregion3> 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 homeowners, renters, businesses of all sizes, and private non-profit organizations 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, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.