

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. If a major claim event occurs, it may take longer than normal to process claims and make payments because of the number of claims submitted. If you have any questions about the laws of filing a claim in your state, call your insurance agent or your state insurance department.

Coping with Disaster

Disasters can have a significant impact on your mental health and that of your family, especially if your home, business, or personal property is destroyed. Seek crisis counseling if you or someone in your family is having issues with disaster-related stress. People may also be worried about infectious disease outbreaks like COVID-19. This can lead to discrimination against people, places, or nations. You can stop discrimination and stigma by knowing the facts and sharing them with your community.

Make sure you understand the individual effects of a disaster, recognize signs of disaster-related stress, and always handle and receive help for that stress. The emotional toll that disaster brings can sometimes be even more devastating than the financial strains of damage and loss of home, business, or personal property. For more information, visit [Ready.gov/coping-with-disaster](https://www.ready.gov/coping-with-disaster).

Giving and Receiving Support



Physical, emotional, and financial support after a disaster are important aspects of recovery. Make sure to get the support you and your family need to fully recover after an event.

Disaster Assistance

After a disaster, it's important to check local radio or television reports and other media sources for information about where to get emergency housing, food, first aid, clothing, and financial help. Post-disaster economic assistance programs may be available for some people. Direct help with food, shelter, supplies, and cleanup efforts can come from many organizations, including the American Red Cross, the Salvation Army, and local volunteer organizations. Following major disasters, the Federal Government can also provide support to people through temporary housing, counseling (for post-disaster trauma), low-interest loans and grants, and in other ways. The Federal Government also has programs that help small businesses and farmers.

Most Federal aid becomes available when the President of the United States declares a "Major Disaster" for the affected area. FEMA will give information through the media and community outreach about Federal aid and how to apply.

Federal Disaster Assistance

For more information about Federal grants and assistance programs, visit [Disasterassistance.gov](https://disasterassistance.gov) where you will be able to:



Find Assistance



Apply Online



Check Your Status

Protect Yourself from Disaster-Related Fraud and Scams

If you have any doubt about why you need to give personal information, **do not do it**, and report people claiming to be government workers to local authorities.

To protect against disaster-related fraud, FEMA officials suggest the following precautions:

- **Ask for official laminated photo ID.** A FEMA shirt or U.S. Small Business Administration (SBA) jacket is not absolute proof of identity.
- **Protect your personal information.** Do not give out your personal information, such as Social Security or bank account numbers, unless you are sure it is safe. FEMA inspectors never need this information to begin services. During follow-up calls, a FEMA representative may ask for the last four digits of an applicant's Social Security number to confirm identity or claim number.

- **Beware of people going door-to-door.** People going door-to-door to damaged homes, or calling homeowners claiming to be building contractors could be attempting to scam you, especially if they ask for financial information.
- FEMA Disaster Survivor Assistance Teams give out fliers with guidance about what you should have on hand when you **call or go online to apply for help**. You might need to have your personal information such as Social Security and bank account numbers ready to apply for help.
- **Federal workers do not ask for or accept money.** FEMA and SBA staff never charge applicants for disaster help, inspections, or help in filling out applications. FEMA inspectors check damage, but do not hire or support specific contractors to fix homes or recommend repairs.

You should report suspicious activity to local authorities and the FEMA Disaster Fraud Hotline at **1-866-720-5721**. Your state may have more resources to report or protect against disaster-related fraud.

Give Support

There are many ways you and your family can offer support to those in need after a disaster. If you can, help your neighbors to restore your community. If possible, donate cash to disaster relief organizations, and be sure to check with local officials before volunteering or donating goods. Children, elderly people, non-native English speakers, people with disabilities, and others with access and functional needs are significantly affected after a disaster may need special care.