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State News Desk: KYEM_JIC@KY-EM.org

FEMA News Desk: (855) 576-5155 | FEMA-KY-NEWSDESK@fema.dhs.gov

News Release

Apply with FEMA Even If You Have Insurance

FRANKFORT, Ky. – Kentucky residents who were affected by the **April 2** severe storms, straight-line winds, tornadoes, landslides and mudslides may be eligible for disaster assistance **even if you have insurance**.

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.

Residents of **Anderson, Butler, Carroll, Christian, Clark, Franklin, Hardin, Hopkins, Jessamine, McCracken, Mercer, Owen** and **Woodford** counties may apply.

How To Apply for FEMA Assistance

The first step to receive FEMA assistance is to apply. Survivors of the **April** storms who live in the designated counties have until **June 25** to apply for assistance.

You can apply in several ways:

- Online at DisasterAssistance.gov.
- Visit any Disaster Recovery Center. To find a center close to you, visit fema.gov/DRC, or text DRC along with your Zip Code to 43362 (Example: "DRC 29169").
- Use the FEMA mobile app.
- Call the FEMA Helpline at 800-621-3362. It is open 7 a.m. to 10 p.m. Eastern Time. Help is available in many languages. If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA your number for that service.

Apply Separately for Each Disaster

Homeowners and renters in **Woodford County** may be eligible for federal assistance, if you had property damage or loss in Woodford County from the **February** severe incident, and then again from the **April** severe incident, you would need to complete two separate disaster assistance applications.

For more information about Kentucky flooding recovery, visit www.fema.gov/disaster/4860 and www.fema.gov/disaster/4864. Follow the FEMA Region 4 X account at x.com/femaregion4.

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