

# Consumer Action Insurance Education Project



## Disaster insurance and FEMA assistance

*Seminar lesson plan and class activities*

[www.insurance-education.org](http://www.insurance-education.org)

# ***Disaster insurance and FEMA assistance***

## **Seminar lesson plan and class activities**

### **Lesson purpose:**

To make renters and homeowners aware of how and why they should purchase adequate insurance to protect their home and belongings, familiarize them with the types of FEMA assistance available after a disaster, and prepare them for the FEMA application and/or insurance claims process.

### **Learning objectives:**

By the end of the lesson, participants will understand:

- How to adequately insure their home
- What assistance FEMA offers
- What steps to take after disaster strikes

### **Lesson duration:**

2 hours

### **Materials:**

For instructor:

- *Homeowners and renters insurance: What you need to know before and after a natural disaster* (brochure)
- *FEMA spells federal disaster relief for homeowners and renters* (brochure)
- *Disaster insurance and FEMA assistance: Questions and answers for homeowners and renters* (backgrounder/Q&A)
- Visual teaching aid (PowerPoint presentation with instructor's notes)
- Lesson plan, including activities, answer keys and resources (pages 3-20)
- Class evaluation form (page 21)

Instructor will also need:

- A computer and projector for the PowerPoint presentation (the PowerPoint slides also can be printed on transparency sheets for use with an overhead projector); and
- An easel and pad, or a whiteboard, and markers.

For participants:

- *Homeowners and renters insurance: What you need to know before and after a natural disaster* (brochure)
- *FEMA spells federal disaster relief for homeowners and renters* (brochure)
- Disaster Insurance and FEMA Aid True-or-False (exercise) (1 page)
- Dealing with Disaster (exercise) (2 pages)
- Class evaluation form (1 page)

Optional:

- Printout of the PowerPoint presentation

**Lesson outline:**

- Welcome and training overview (5 minutes)
- Homeowners and renters insurance (15 min)
- FEMA assistance (15 min)
- “Disaster Insurance and FEMA Aid True-or-False” exercise (15 min)
- Filing an insurance claim (10 min)
- Applying for FEMA assistance (15 min)
- Avoiding disaster-related scams (10 min)
- “Dealing with Disaster” exercise (15 min)
- Resources (5 min)
- Questions and answers (10 min)
- Wrap-up and evaluation (5 min)

## Instructor's notes:

This training module consists of two brochures/fact sheets (*Homeowners and renters insurance: What you need to know before and after a natural disaster* and *FEMA spells federal disaster relief for homeowners and renters*); a trainer's manual (backgrounder) written in Q&A format; a lesson plan with class activities; and a PowerPoint presentation. It was created by the national non-profit organization Consumer Action to be used by non-profit organizations providing consumer education in their communities. The entire module can be found online at [http://www.consumer-action.org/modules/module\\_disaster\\_coverage](http://www.consumer-action.org/modules/module_disaster_coverage).

Before conducting the training, familiarize yourself with the fact sheets, the lesson plan (including activities) and the PowerPoint visual teaching aid.

The PowerPoint presentation contains notes for each slide (appearing below the slide when in Normal view or Notes Page view). These notes offer detailed information about the items appearing on the slide. The learning objectives for each section, along with key points and questions to generate discussion, are included in the lesson plan, as are indicators telling you when to move to the next PowerPoint slide.

*Why Adults Learn*, a PowerPoint training for educators, provides tips for teaching adults and diverse audiences—it will be helpful to you even if you have taught similar courses before. The slide deck is available at [http://www.consumer-action.org/outreach/articles/why\\_adults\\_learn/](http://www.consumer-action.org/outreach/articles/why_adults_learn/).

## WELCOME AND TRAINING OVERVIEW (5 minutes)

→**SLIDE #1** (onscreen as participants arrive; direct early arrivals to begin reading the brochure/guide)



**Welcome** participants and introduce yourself.

If you have a small group, you can ask individuals to introduce themselves (or, if time permits, ask them to pair off with someone seated near them and then introduce each other to the group) and tell you what they hope to get out of the training. In a larger group, invite a few volunteers to share their expectations. On your whiteboard or easel pad, jot down some of the specific things participants mention. You can come back to this at the end of the class to make sure you've covered these points. (This activity is designed to serve as a brief icebreaker. It will also give you an idea what participants' expectations and needs are.)

**Review** the contents of participants' packets. Ask the class to take a look inside their packets and make sure they have all the materials needed.

→**SLIDE #2**



**Present** the learning objectives of the training.

With almost two-thirds of U.S. residents living in areas where there is a moderate to very high risk of a natural disaster—tornadoes, hurricanes, hail, wildfires, floods and earthquakes—it's crucial that every renter and homeowner understand how they would rebuild, replace and repair their home and possessions if their area were struck. By the end of the lesson, participants will understand:

- How to adequately insure their home
- What assistance FEMA offers
- What steps to take after disaster strikes

## HOMEOWNERS AND RENTERS INSURANCE (15 minutes)

**Learning objective:** Understand what standard homeowners and renters insurance typically covers and excludes, how to protect your property against disasters, and why adequate personal insurance is so important to have.

### Key points (slides 3-4):

- Adequate renters or homeowners insurance is crucial for avoiding a financial loss you couldn't recover from.
- In order to be adequately protected, you have to understand how much it would cost you to rebuild, replace or repair your home and belongings and what is covered and excluded by your policy.
- Damage caused by flood and/or earthquake is excluded under standard policies; unlike earthquake insurance, flood insurance often is required by mortgage lenders.
- In many cases, you can fill in the gaps left by policy exclusions by adding coverage or a separate policy.
- It's important to assess your risk and the cost of coverage when determining what exclusions to insure against.

### Questions to generate discussion:

- Why do you think relatively few renters carry insurance when most homeowners do? *(Possible answers: Mortgage lenders require insurance but landlords don't; renters mistakenly believe their landlord's insurance covers their belongings; renters with few valuables don't realize that renters insurance also covers liability claims and pays for temporary living expenses if the policyholder is displaced; renters might think coverage is unaffordable, when it actually is inexpensive.)*
- If you have homeowners insurance, when was the last time you updated your coverage to reflect changes in your property value, higher building costs, etc.? If you haven't done so, why not?
- What do you think are the main disaster risks to your home? Do you have coverage against them? If no, why not?
- If your home were uninhabitable due to a disaster, how much do you think it would cost you per month to live elsewhere? Could you afford that out of pocket?
- What would you say to someone who does not have renters or homeowners insurance to convince them to buy it?

*Note: When generating discussion, allow a moment or two for participants to respond. You can jot down responses on your easel pad or whiteboard.*

### →SLIDE #3

**Introduction:** Virtually everyone should have adequate homeowners or renters insurance, yet many homeowners are underinsured and most renters go entirely without coverage. Considering that 2017 was the most expensive year on record for natural disasters in the U.S., being uninsured or underinsured could be a financially devastating mistake. Now—before disaster strikes—is the time to make sure you've got the right types of insurance coverage in the right amounts to protect your home, belongings and financial wellbeing.

**Go over** slide notes.

- Personal belongings coverage
- Dwelling coverage
- Additional living expenses
- Exclusions



Standard insurance coverage

**Slide notes:** While insuring your home and belongings won't help you *avoid* disaster, it will help you recover from it. Omitting certain types of coverage or having limited coverage that is too low to fully protect you could leave you with a financial loss you can't recover from.

Standard homeowners and renters insurance policies typically cover your personal belongings. The coverage limit for a homeowner's belongings is usually calculated as a percentage of the dwelling coverage. For example, if the building is insured for \$400,000, the policy might pay for personal property damages up to 10 percent, or \$40,000. Since renters insurance doesn't cover the dwelling, the coverage limit for personal belongings should be

the cost of replacing your belongings. Both homeowners and renters can add coverage (at a cost) to protect valuables that normally wouldn't be covered, such as expensive electronics, jewelry, artwork, etc. *Replacement cost* coverage pays the actual cost of replacing your possessions, while *actual cash value* coverage only pays the depreciated cost of the item at the time of the loss. Replacement cost coverage is more expensive than actual cash value coverage, but the small additional premium is well worth it.

Homeowners insurance also covers the building, or "dwelling," after a loss caused by a wide range of disasters, typically including tornadoes, wildfires, severe winds, hail and lightning. It's very important to make sure that the amount of coverage you have matches the cost to rebuild. This can go up due to inflation, a strong housing market or improvements you've made to your home, etc.; don't allow your coverage to become inadequate because you didn't increase it as needed. Use Consumer Action's "Time for an Insurance Checkup: Assessing and adjusting your coverage" publication for tips on making sure you stay adequately covered: [https://www.consumer-action.org/english/articles/insurance\\_checkup](https://www.consumer-action.org/english/articles/insurance_checkup).

Homeowners/renters policies also typically cover the cost of being displaced (hotel bills, etc.) due to severe damage. This "additional living expenses" coverage usually amounts to about 30 percent of the dwelling limit on a standard homeowners policy; around 50 percent of the personal property or insured contents amount on a condo policy; and approximately 30 percent of the personal property or contents limit on a standard renters policy. There normally is a time limit for using the coverage. In California, policyholders get at least 24 months to spend additional living expenses coverage, but other states set lower limits (12 months, in many cases). As always, read your policy to learn exactly what your coverage provides (what types of situations are covered, the dollar limit of the coverage and how long you have to use it). Talk to your agent about options for increasing your coverage if necessary.

"Exclusions" are the things that are **not** covered (excluded) under the policy. Typically excluded from a standard policy is damage caused by flood, earthquake, landslide/mudslide and sinkhole. And while, for example, wind damage might be covered under your policy, the deductible for wind damage caused by a hurricane might be higher, and flood damage that is the result of a hurricane might not be covered at all. "Covered perils"—the causes of loss that you **are** insured for—vary, so you need to understand what exclusions your particular policy contains (<https://www.iii.org/article/which-disasters-are-covered-by-homeowners-insurance>). In most cases, it's possible to fill the gaps by adding coverage to your existing policy or by purchasing separate coverage, but you have to first be aware of where your coverage falls short. An insurance professional, particularly one familiar with your current coverage, can help you determine the coverage you need to stay adequately protected and find ways to save money on premiums. When going over your policy, understand your deductibles—the amount of the loss that you would have to cover out of your own pocket. Lowering your deductible will increase your premiums; increasing your deductible will lower your premiums. *You*, not your insurance agent, determine the amount of your deductible, but the agent can help you understand how much your premium will change with any increase or decrease. An "insurance checkup" ([https://www.consumer-action.org/english/articles/insurance\\_checkup](https://www.consumer-action.org/english/articles/insurance_checkup)) done annually or in response to significant changes is a good way to make sure your coverage and deductibles are right.

Note: “Homeowners insurance” in this and related materials refers generally to insurance for all types of owned homes—single-family dwellings, condominiums, townhomes and mobile homes—though there may be some differences in policy coverage and availability.

→SLIDE #4

Go over slide notes.



**Slide notes:** Flood damage is **excluded** under standard homeowners and renters insurance policies. Mortgage lenders typically require flood insurance on homes in flood zones. In other cases, it’s optional. (FEMA’s records show that 25 percent of all flood losses are suffered by homeowners with a low flood risk.) (**Optional for instructor:** Display FEMA’s Flood Map Service Center onscreen and type in the address where you are doing the presentation (<https://msc.fema.gov/portal/search>) to show how participants can later check the risk for their own home.)

Federal flood insurance is available under the National Flood Insurance Program (NFIP) in communities that participate ([www.FloodSmart.gov](http://www.FloodSmart.gov) or 888-379-9531). Private flood insurance

is an option only if you don’t have a mortgage or if your mortgager is satisfied with **either** federal or private flood insurance (not all lenders accept private policies to satisfy their flood insurance requirement). If you have the option for either type of coverage (federal or private), it can make sense to compare rates. However, there are pros and cons to consider for each. In addition to imposing a 30-day waiting period for new enrollees, NFIP policies have relatively low coverage limits (which might not be sufficient to cover your damages) and don’t pay for living expenses if you are displaced (though FEMA should), but they are backed by the federal government, which provides peace of mind. Private insurance offers higher limits and pays for living expenses. But, because the coverage is offered by a private company, there is the risk of a longer claims process or having your claim go unpaid because the company doesn’t have the funds to pay out the millions—or billions—of dollars in claims that a single major disaster could result in. There also is no guarantee that a private market flood insurer will renew your policy, or that it won’t cancel coverage and leave the region. Being dropped or not renewed just before hurricane season, for example, could be disastrous given that you would have to wait 30 days to enroll in the National Flood Insurance Program. If you switched from NFIP to a private insurer and later need to switch back, you could lose the lower “grandfathered” rate you had before leaving the NFIP. Because of these uncertainties, many mortgage lenders don’t accept private flood insurance. Be cautious when choosing between NFIP and private insurance, and look beyond just the cost of coverage. If you do consider private insurance in place of NFIP coverage, be sure to research the stability (financial strength) of the insurer with a rating firm such as A.M. Best or Fitch (or Demotech for smaller companies), and find out if the policies the company sells are covered by a guaranty fund (which means the state would cover claims if the company failed). And read the policy carefully to understand what is covered and what is excluded. Understand the waiver that you may be required to sign if you opt out of the NFIP. Consumers should ask agents and insurers for details of how private policies compare with national flood insurance. (See below for information about “excess” insurance to close the gap between standard flood insurance limits and the property’s actual value.)

To purchase coverage, check first with the insurer that provides your homeowners or renters insurance. If it doesn’t sell flood insurance, you can ask for referrals from friends and neighbors. You can’t buy a NFIP policy directly, so you’ll have to ask your current insurer (if you have one) if it sells it, or call the NFIP Referral Call Center (800-427-4661) to request an agent referral. Learn more at the NFIP “How Do I Buy Flood Insurance” webpage (<https://www.fema.gov/national-flood-insurance-program/How-Buy-Flood-Insurance>). The average premium under the National Flood Insurance Program is close to \$900 per year for homeowners, but rates can vary widely, from a couple of hundred dollars per year to thousands. There is even a low-cost policy for homes in moderate-to-low-risk areas. Your rate will depend on your deductible, the

amount of coverage, the flood risk in your area, whether your home has a basement, and maybe other factors. Rates for renters (“contents only” coverage) are much lower—in some cases, less than \$100 per year. Maximum coverage for one- to four-family homes under the National Flood Insurance Program is \$100,000 for contents (actual cash value) and \$250,000 for buildings.

Because these coverage limits are often less than the value of the home or its contents, homeowners for whom the standard coverage is inadequate might want to purchase “excess” flood insurance to cover losses that exceed the limits of an NFIP policy or a private market flood policy. Some lenders **require** an excess policy if the limits on the main flood policy are too low to rebuild. The excess coverage can be expensive, so if your lender requires it, you should get rate quotes before closing on the home. Learn more about flood insurance from the Insurance Information Institute (III) (<https://www.iii.org/article/facts-about-flood-insurance>).

Earthquake damage also is **excluded** under standard homeowners and renters insurance policies. Unlike flood insurance, mortgage lenders don’t routinely require earthquake insurance, so it’s really up to you to determine if the risk justifies the cost. Two major factors to consider are your risk level and, if you own the property, how much equity you have in the home. Optional earthquake coverage is available from most insurance companies as a separate policy or an “endorsement” to your homeowners or renters policy. California homeowners can also purchase coverage through the non-profit California Earthquake Authority (CEA) ([www.earthquakeauthority.com](http://www.earthquakeauthority.com)). Generally speaking, premiums can range from as low as \$400 per year into the thousands of dollars, based on location, construction materials, foundation, height and more, and deductibles are higher (five to 15 percent of the policy limit) than those on standard homeowners or renters policies. It’s wise to get an estimate along with crucial policy features (deductibles, limits, etc.) and then make your decision. Typically, it covers the cost to repair or rebuild your home and other structures, replace personal belongings, and pay for additional living expenses if you can’t live in your home. It won’t cover flood damage, even if the flood is the result of the earthquake. And it won’t cover fire damage resulting from the quake, but that would be covered under your regular homeowners or renters policy. Damage to your car would be paid for under the comprehensive coverage of your auto insurance. Learn more about earthquake insurance from the III (<https://www.iii.org/article/earthquake-insurance-for-homeowners>). If you choose not to buy coverage, seismic retrofitting (strengthening your home against earthquake damage) could be a good use of your dollars. Learn more at the California Earthquake Authority’s “Prepare Your House for an Earthquake” webpage (<https://www.earthquakeauthority.com/Prepare-Your-House-Earthquake-Risk>), or do an internet search for keywords “seismic retrofitting” or “earthquake retrofitting.”

Flood and earthquake aren’t the only two “perils,” of course. Other risks include mudflow (water picking up soil and turning into mud), which **is** covered by flood insurance. *Mudslide* (considered “earth movement”) is not covered by any insurance. Landslide (also “earth movement”) requires separate coverage, even if you have an earthquake policy (<https://www.iii.org/article/insurance-for-landslides-and-mudflow>). Sinkhole insurance is offered in some states, either as an endorsement to an existing property insurance policy or as standalone coverage (<https://www.iii.org/article/sinkholes-and-insurance>). “Difference in Conditions” policies, which offer all-in-one coverage for a variety of risks (all or some combination of landslide, mudflow, earthquake and flood), are sold by surplus lines insurers (companies that insure against risks not covered by standard insurance carriers). If you’re interested, ask your insurance agent for help finding such an insurer.

Not everyone needs to insure against every risk. Conduct a risk/cost analysis to decide if the risk justifies the premiums. Your real estate agent can help you, but bear in mind that s/he is motivated to sell you coverage. If you live in a high-risk area for any particular type of disaster, talk to your insurer about the risks and how to protect against them.

### **FEMA ASSISTANCE (15 minutes)**

**Learning objective:** Be aware of the types of assistance that FEMA offers to eligible renters and homeowners after a disaster.

## Key points (slide 5):

- FEMA helps eligible renters and homeowners repair, rebuild or replace their home, pay for a temporary rental home if needed, replace damaged possessions, and pay for certain disaster-related expenses.
- FEMA assistance is limited and can fall short of what is needed to become “whole” after a disaster; it is not a substitute for personal homeowners or renters insurance.
- FEMA assistance provided for uninsured losses does not have to be repaid; SBA loans to disaster victims *do* have to be repaid.

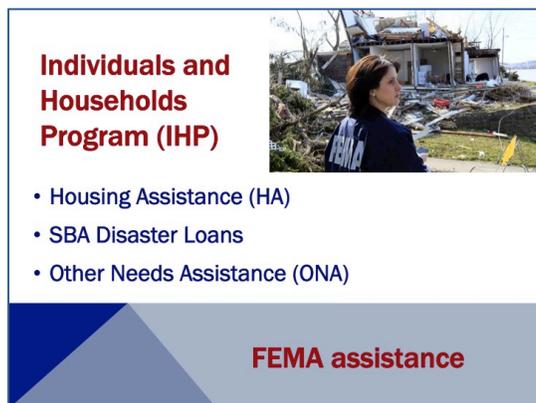
## Questions to generate discussion:

- Have you ever been the victim of a disaster? Did you receive FEMA assistance? What was your experience?
- Why do you think you would need personal homeowners or renters insurance if FEMA assistance is available to you?

## →SLIDE #5

**Introduction:** The federal government, through FEMA (the Federal Emergency Management Agency), provides financial assistance, and in some cases free housing, to eligible victims of disaster. This assistance is vital in helping uninsured and underinsured homeowners and renters get back on their feet, but grant amounts are limited, so FEMA assistance shouldn't be considered a substitute for personal insurance.

Go over slide notes.



**Individuals and Households Program (IHP)**

- Housing Assistance (HA)
- SBA Disaster Loans
- Other Needs Assistance (ONA)

**FEMA assistance**

**Slide notes:** The Federal Emergency Management Agency (FEMA) offers a variety of programs to help victims of disasters repair, rebuild or replace their home and possessions. FEMA disaster aid becomes available after the U.S. President declares a major disaster. You will probably find out through local or national news reports if your area has been declared a disaster. You can also find out at FEMA's “Disasters” webpage (<https://www.fema.gov/disasters/>) or by entering your ZIP code at <https://www.disasterassistance.gov/get-assistance/address-lookup>.

Under FEMA's Individuals and Households Program (IHP) (<https://www.fema.gov/media-library/assets/documents/24945>),

the agency offers three categories of aid to help homeowners and renters get back on their feet:

**Housing Assistance (HA):** HA grants help pay for temporary housing, emergency home repairs and home replacement. These awards are available to eligible renters and homeowners, regardless of income, who have uninsured or underinsured critical housing expenses as the result of a disaster. Housing assistance can include funds for short-term hotel expenses; money to rent a place to live for up to 18 months while your home is being repaired; funds to repair damage to your home (only to make the home safe, sanitary and functional, not to return it to its pre-disaster condition); and money to help you purchase a new home if yours is destroyed. The maximum amount (at the time of publication) is \$34,000. FEMA may also provide a temporary housing unit (mobile home, manufactured home, etc.) for up to 18 months if rental properties are not available. This assistance is not counted toward the \$34,000 IHP maximum award amount. If more money is needed for repairs than is available as a FEMA grant, the homeowner can apply for a Personal Property Loan of up to \$40,000 to repair or replace personal property and/or a Real Property Loan of up to \$200,000 to repair or restore the homeowner's primary residence to its pre-disaster condition.

**Small Business Administration (SBA) Disaster Loans:** After a disaster, FEMA partners with the SBA to provide low-interest loans to victims (<https://www.sba.gov/sites/default/files/articles/sba-disaster-loans-faq.pdf>), not just for small business owners, but also for homeowners' and renters' dwelling, personal property and vehicle expenses. Homeowners may be eligible for up to \$200,000 for home repair/replacement costs on their *primary* residence that are not covered by insurance or FEMA grants. Both homeowners and renters may be eligible for up to \$40,000 to repair or replace damaged or destroyed personal property (clothing, furniture, appliances, vehicles, etc.). Loan approval is dependent on credit score and ability to repay. If you are denied a loan, your application will be referred back to FEMA for other types of assistance. Recipients of SBA loans must carry flood insurance for the life of the loan.

**Other Needs Assistance (ONA):** ONA grants address specific needs created by the disaster, such as repairing or replacing uninsured personal property (clothing, furniture, kitchen appliances, etc.), disaster-related moving and storage expenses, funeral expenses, childcare, emergency medical and/or dental help, and a range of other needs. Funds can also be used to repair or replace a needed vehicle. The portion of this aid that is for repairing or replacing personal property is income dependent. If your income is over a certain amount, you must first apply for an SBA loan. If you are denied the loan or receive only a portion of the funds needed, you could qualify for a grant under the ONA program. (The part of ONA that covers medical, dental, childcare, public transportation and funeral expenses is *not* income dependent.)

More than one kind of assistance can be provided to a single household. The \$34,000 limit includes all grant assistance—housing and “other needs”—to a household. FEMA assistance is not taxable income and does not affect benefits from any other federal program. You do not have to repay FEMA grants you receive because you were uninsured or underinsured at the time of the disaster. FEMA assistance you receive in the form of a low-interest SBA loan must be repaid according to the loan terms.

### “DISASTER INSURANCE AND FEMA AID TRUE-OR-FALSE” EXERCISE (15 minutes)

**Assign** participants to work on the true-or-false exercise on page 16 of the lesson plan. Ask for volunteers to share their answers. (Answer key is on page 17.)

### FILING AN INSURANCE CLAIM (10 minutes)

**Learning objective:** Understand how to initiate a disaster claim with your insurance company and what steps you can take to improve your chances of getting a fair settlement.

#### Key points (slide 6):

- It's important to initiate the insurance claims process as soon as possible following a disaster.
- Asking questions and taking good notes is important to avoid any misunderstandings between you and your insurer.
- Work with the assessor to reach a fair settlement; if you are unsuccessful, a public adjuster or attorney is an option, but understand the pros and cons—including costs—of hiring a professional.

#### Questions to generate discussion:

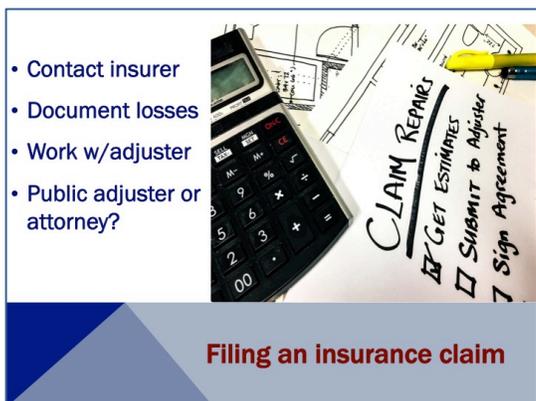
- Have you ever had to file a large homeowners or renters insurance claim? What was your experience? How do you think the process might be more challenging during a widespread disaster?
- Do you assume your insurer is on your side—looking out for your best interests? Why or why not?

#### →SLIDE #6

**Introduction:** After a disaster, thousands of residents can inundate insurers' phone lines, and the claims process can be slower than usual. That's why it's important for you to be prepared to initiate your claim quickly after disaster strikes, and to be diligent about working with the adjuster throughout the claims

process. If, despite your best efforts, you are dissatisfied with the proposed insurance settlement, there are professionals who may be able to help you.

Go over slide notes.



The slide features a blue and white background. On the left, a list of four bullet points is displayed. To the right, there is a photograph of a black calculator and a white piece of paper with handwritten notes. The notes include 'CLAIM REPAIR', 'GET ESTIMATES', 'SUBMIT to Adjuster', and 'Sign Agreement'. A yellow highlighter is visible on the paper.

- Contact insurer
- Document losses
- Work w/adjuster
- Public adjuster or attorney?

**Filing an insurance claim**

**Slide notes:** If you have insurance of any type (homeowners, renters, flood or earthquake), contact your insurer as soon as possible after the disaster. (If you're not sure who provides your flood insurance, call 800-621-FEMA [3362] to find out.) After you contact your insurer, register for FEMA disaster assistance.

When talking to your insurer, confirm that your loss is covered under your policy. Ask about the claims process and timeline, including when the insurance claims adjuster will contact you and/or visit the property. Let the insurance company know if you need to relocate and ask how to receive payment for temporary living expenses, if your policy includes that coverage.

In the meantime, take reasonable steps to protect your property from further damage, but don't make any extensive or permanent repairs. Take photos or video of your losses, and create an inventory, including the approximate value of damaged property. Gather receipts for damaged items, if possible. Ideally, maintain an inventory of your property and store it in the "cloud" so that it is available if disaster strikes (<https://www.iii.org/article/how-create-home-inventory>). There are many free home inventory apps, websites and software programs available. Ask your insurer if it has one, or search online for "home inventory."

If an adjuster has not contacted you to set up a visit within three days, call the insurance company back. Work with the adjuster to come to an agreement about the scope of damage and what needs to be repaired or replaced. Be sure to keep detailed notes and copies of all communications with your insurer. Be aware that any payout on your homeowners insurance claim might be made to both you *and* your mortgage lender. This protects the lender by preventing you from taking the money and running without rebuilding the home. Your insurer should release the money in "progress payments," typically one-third of the insurance proceeds right away (so that you can hire a contractor), one-third upon inspection verifying that 50 percent of the work is complete, and the remaining one-third upon verification that the construction is 100 percent complete.

If you disagree with the adjuster's damage assessment and settlement offer, or if your claim is denied, ask your insurer to cite the specific part of your policy on which it has based its decision. If you still disagree, you can hire a commission-based "public adjuster" to work on your behalf to get a fair settlement, but experts advise exercising this option cautiously. Learn more about public adjusters from III (<https://www.iii.org/article/what-public-adjuster>).

If you can't reach a resolution or feel that your insurer is acting in "bad faith," file a complaint with your state's insurance commissioner ([http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm)). You might also consider hiring an attorney to inform you of your rights and advise you on how to proceed with your insurer, or to take over the fight for a fair settlement. Attorneys are expensive and not always necessary or the best option, so learn more before hiring one (<https://www.uphelp.org/library/resource/hiring-attorney-insurance-claim>).

If there is a delay in receiving insurance coverage, FEMA may advance you money, which you would have to repay once you receive your insurance settlement, if it covers all your losses. If the insurance settlement falls short, you might not be required to repay the FEMA advance.

These sources explain how to navigate the claims process and resolve disputes:

- United Policyholders' Claim Guidance Library (<https://www.uphelp.org/>)
- Insurance Information Institute (<https://www.iii.org/article/settling-insurance-claims-after-a-disaster>)
- National Association of Insurance Commissioners ([https://www.naic.org/documents/consumer\\_alert\\_wake\\_of\\_the\\_storm.htm](https://www.naic.org/documents/consumer_alert_wake_of_the_storm.htm))

*Note:* FEMA assistance is very limited and it doesn't cover all losses, so if you are a homeowner or renter and do not have insurance, or you think you might be underinsured (low coverage limits, or in need of additional flood or earthquake coverage), take steps now to get adequate coverage in place. If a disaster strikes, it will be too late.

### APPLYING FOR FEMA ASSISTANCE (15 minutes)

**Learning objective:** Understand who is eligible for FEMA assistance, how to apply, what the inspection and approval process is, and how to appeal a denied application.

#### Key points (slides 7-8):

- To receive federal disaster assistance, you **must** register with FEMA; you should register even if you have insurance.
- FEMA assistance is available to U.S. citizens, non-citizen nationals and qualified aliens (green card holders) (though this could change under the Trump administration).
- The documentation you need for your FEMA application can be inaccessible or destroyed in a disaster; digitize your documents and store them in the cloud.
- FEMA cannot duplicate coverage your insurer provides.
- If FEMA denies your request, you can appeal.

#### Questions to generate discussion:

- Do you have your important documents digitized and stored in the cloud (so that they're accessible if you needed to apply for FEMA)? If no, why not? Do you think you will do that now?

**Introduction:** There are different types of FEMA assistance, each of which might have different eligibility criteria, so it's crucial that all disaster victims register with FEMA, even if you have insurance. Understanding the application process, eligibility requirements, inspection and decision timeline, and your right to appeal will help you be prepared if disaster strikes.

#### →SLIDE #7

Go over slide notes.



**Slide notes:** To receive federal disaster assistance, you **must** register with FEMA. Because there are different criteria for the different types of FEMA aid, you should register even if you have insurance or think you might not qualify. (While FEMA cannot duplicate coverage your insurer provides, underinsured applicants may receive help after their claims have been settled.) National Flood Insurance Program (NFIP) (<https://www.fema.gov/national-flood-insurance-program>) policyholders—anyone who has purchased separate flood coverage offered through the federal government—should contact their agent first, and then register with FEMA. If you're not sure who your insurer is, call 800-621-FEMA (3362). An NFIP policy does not cover temporary housing or additional living

expenses (<https://www.fema.gov/nfip-file-your-claim>) but FEMA's Individuals and Households Program does, so it's important to register with FEMA even if you have flood insurance.

If anyone in your household (even a child) is a U.S. citizen, non-citizen national or qualified alien (green card holder), he or she is eligible to apply for FEMA disaster assistance. (This is the case as of April 2018,

but there could be changes in policy under the Trump administration. Check with FEMA for updates.) If you request assistance on behalf of a qualifying child, all application documents, including ID, have to be under the child's name and Social Security number. To receive assistance, FEMA must be able to verify your (or your child's) identity and your homeownership or rental occupancy; the damaged residence had to have been your primary residence at the time of the disaster; your necessary expenses and serious needs must be a direct result of a declared disaster; and your disaster-related needs cannot be covered by personal insurance or any other form of disaster assistance (no duplication allowed). (Eligibility criteria are set by law and are the same for all disasters.)

You can complete your FEMA registration by phone (800-621-FEMA [3362]; TTY: 800-462-7585), online (<https://www.disasterassistance.gov/>), through the FEMA app (<https://www.fema.gov/mobile-app>), or in person at a disaster recovery center (<https://www.fema.gov/disaster-recovery-centers>).

Be prepared to provide your location, Social Security number, contact details, income, bank account and insurance information, and the extent of the damage. After completing the registration process, you will receive a nine-digit registration number for use when corresponding with FEMA; keep it on hand. By creating an online account at the end of the process, you will be able to check your application status at any time.

If you receive an SBA loan application after registration, you must fill it out (online <https://disasterloan.sba.gov/ela/>) or by phone [800-659-2955]), even if you don't want a loan. This form is required if you want to be considered for other types of assistance. If your loan application is approved, you can accept or decline the loan. If your application is *not* approved, it will be referred back to FEMA for any other available assistance.

Disaster victims who have filed for assistance with FEMA and have homeowners or renters insurance must submit documentation of their insurance settlement or denial before FEMA assistance is considered. If FEMA confirms that partial or no coverage was provided by your personal insurance, your application for disaster assistance will be processed. If full coverage was received from the insurance company, FEMA would not provide any additional funding.

## →SLIDE #8

Go over slide notes.



**Slide notes:** After you register, you will get a call from FEMA to schedule an appointment for a home inspection. If you are insured, this would typically happen after you have received and submitted to FEMA a copy of your insurer's decision letter regarding coverage for your losses. However, if your damages are caused by flooding and you have flood insurance, FEMA will schedule an inspection before the agency receives a copy of your flood insurer's decision letter. This is because FEMA needs to evaluate your eligibility for temporary living expenses as soon as possible—protection not offered by flood insurance. Likewise, if there is a delay in receiving payment under your personal insurance policy, FEMA may advance you money, which you would have to repay once you receive your insurance settlement,

if it covers all your losses. If the insurance settlement falls short, you might not be required to repay the FEMA advance.

When the inspector arrives, verify his or her identity to avoid scams (<https://www.consumer.ftc.gov/blog/2018/02/fema-impersonators-and-identity-theft>); all inspectors carry official FEMA photo identification. Likewise, you will have to present valid photo ID and proof that you own or rent the property (a recent bill or statement showing your name and the property address, for example).

You should get FEMA's decision approximately 10 days after your property inspection. If you are approved for assistance, the agency will pay you by direct deposit or check and will provide an explanation of what the payment covers.

You can monitor the status of your application at

<https://www.disasterassistance.gov/DAC/govBenefitReceiver.do?action=LOGIN&langcode=EN>. (First you must create an account, which can be done from that page.)

If FEMA denies your request for funds and you disagree with the agency's decision, or if you feel that the assistance you received does not cover your needs—for example, the funding you received for repairs is less than the estimates you've gotten from contractors and you have not yet met the FEMA maximum grant—you have the right to submit a written appeal requesting review of your case within 60 days of the agency's decision. (Be sure to read the letter you received explaining why your request was denied so that you understand the reason and can determine if you have a case.) Your letter should be sent to:

Appeals Officer  
FEMA Individuals & Households Program  
National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-7055

Learn more about the FEMA appeals process at the National Disaster Legal Aid Resource Center website ([https://www.disasterlegalaid.org/legalhelp/item.5466-Appeal\\_Your\\_FEMA\\_Decision](https://www.disasterlegalaid.org/legalhelp/item.5466-Appeal_Your_FEMA_Decision)) and use the organization's interactive FEMA appeals tool to complete your FEMA appeal letter (<https://www.disasterlegalaid.org/femaappeals/>).

**Note:** The documents renters and homeowners might need to qualify for FEMA assistance could be destroyed or inaccessible after a disaster. Everyone should prepare by creating a home inventory, digitizing important documents (<https://news.leavitt.com/personal/digitizing-your-important-personal-documents/>), and storing all this, plus account usernames and passwords, in the cloud, where they can be accessed at any time, from anywhere (<https://www.forbes.com/sites/quora/2017/10/31/how-to-protect-your-important-documents-during-a-natural-disaster/#4dbd0f083675>). A disaster is not the only time having your vital information available via the internet could be a lifesaver, so make digitizing your important documents a priority even if you live in a low-risk area.

## AVOIDING DISASTER-RELATED SCAMS (10 minutes)

**Learning objective:** Be aware of the potential for disaster-related scams and understand how to protect yourself.

### Key points (slide 9):

- Fraud is rampant after a disaster.
- You can protect yourself by being on guard and taking steps to verify requests for your information or your money.

### Questions to generate discussion:

- Why do you think a disaster leads to new and increased scam attempts?
- What are some tips you would give someone to help them avoid becoming a scam victim?

→SLIDE #9

**Introduction:** As if disaster victims didn't have enough to contend with just trying to get back on their feet, they also face an increased risk of becoming the target of scammers. The two best ways to avoid becoming a victim of fraud is to be on guard and take steps to verify requests for your information or your money.

Go over slide notes.



**Slide notes:** Fraud is rampant after a disaster. Recent post-disaster scams include:

- Imposters posing as FEMA inspectors and charging for their services or stealing victims' identities (<https://www.consumer.ftc.gov/blog/2018/02/fema-impersonators-and-identity-theft>);
- Unscrupulous or fake contractors taking payment for work they don't do (<https://www.aarp.org/money/scams-fraud/info-08-2012/avoiding-post-disaster-scams.html>); and
- Scam robocalls demanding immediate flood insurance premiums (<https://www.ftc.gov/news-events/press-releases/2017/08/ftc-warns-hurricane-victims-about-flood-insurance-robocall-scam>).

Beware of unexpected calls, emails, visits or other communications you receive regarding insurance and/or FEMA assistance. Do not give out your personal data (name, Social Security number, etc.) unless you are sure you know who you are dealing with. Contact the insurance company or FEMA yourself at a phone number, address, email or website that you know to be legitimate. Do not pay anyone to file a claim, submit an application or otherwise access insurance coverage or FEMA benefits. Ask for ID when someone you don't know comes to your home claiming to be with FEMA or an insurance company. If you want to donate to help disaster victims, do not respond to random requests—donate only to agencies you are familiar with, research first or that have been vetted by a trusted source, such as a local news outlet.

If you suspect fraud related to a natural disaster, report it to the National Center for Disaster Fraud (866-720-5721 or [disaster@leo.gov](mailto:disaster@leo.gov)).

### “DEALING WITH DISASTER” EXERCISE (15 minutes)

**Assign** participants to work on the scenarios on pages 18-19 of the lesson plan. (To save time, you can divide the class into groups and assign some of the scenarios to each group.) Ask for volunteers to share their answers. (Answer key is on page 20.)

### RESOURCES (5 minutes)

**Learning objective:** Be aware of the various resources available for learning more about homeowners, renters and disaster insurance and obtaining federal disaster assistance.

**Key point (slide 10):**

- There are many resources that provide free information and advice about insuring your home and belongings against disaster, getting a fair settlement on your insurance claim and obtaining federal disaster assistance.

→SLIDE #10

**Introduction:** In addition to enabling you to register for FEMA assistance from any place at any time, the internet also offers countless resources for learning more about insuring your home and belongings, getting assistance after a disaster, and avoiding disaster-related scams or other problems. Here are just a few of the helpful resources you can find online.

## Go over slide notes.



➤ FEMA ([www.fema.gov](http://www.fema.gov) and [www.disasterassistance.gov](http://www.disasterassistance.gov))

➤ United Policyholders ([www.uphelp.org](http://www.uphelp.org))

➤ Insurance Information Institute (III) ([www.iii.org](http://www.iii.org))

➤ Nolo ([www.nolo.com](http://www.nolo.com))

➤ National Association of Insurance Commissioners (NAIC) ([www.naic.org](http://www.naic.org) and [http://www.insureuonline.org/insureu\\_special\\_disaster.htm](http://www.insureuonline.org/insureu_special_disaster.htm))

➤ NerdWallet (<https://www.nerdwallet.com>)

➤ Consumer Action ([www.consumer-action.org](http://www.consumer-action.org))

**Resources**

### Slide notes:

- FEMA ([www.fema.gov](http://www.fema.gov) and [www.disasterassistance.gov](http://www.disasterassistance.gov)): The official site of the Federal Emergency Management Agency, and the Dept. of Homeland Security's consumer-facing website that provides visitors with information, support and access to disaster assistance
- United Policyholders ([www.uphelp.org](http://www.uphelp.org)): A non-profit resource for insurance policyholders, dedicated to insurance consumer literacy and fair treatment from insurance companies
- Insurance Information Institute (III) ([www.iii.org](http://www.iii.org)): An industry-supported organization that provides information to help improve consumers' understanding of insurance
- National Association of Insurance Commissioners (NAIC) ([www.naic.org](http://www.naic.org) and [http://www.insureuonline.org/insureu\\_special\\_disaster.htm](http://www.insureuonline.org/insureu_special_disaster.htm)): The association's main website, where visitors can find news and state contact information, and its online public insurance education program
- National Disaster Legal Aid Resource Center ([www.disasterlegalaid.org](http://www.disasterlegalaid.org)): A national resource that provides low- and moderate-income consumers with free legal information and assistance, including pro bono attorneys, for all types of disaster-related legal issues
- Nolo ([www.nolo.com](http://www.nolo.com)): Provider of free online legal information and DIY legal publications
- NerdWallet (<https://www.nerdwallet.com>): Consumer tools, comparisons and information on a wide range of personal finance topics and products
- Consumer Action ([www.consumer-action.org](http://www.consumer-action.org)): A non-profit source of consumer education materials designed to empower consumers to make wise choices in the financial products/services marketplace

## QUESTIONS AND ANSWERS (10 minutes)

**Preparation:** Review the brochures and the trainer's manual (backgrounder/Q&A). Open the floor to questions.

## WRAP-UP AND EVALUATION (5 minutes)

### →SLIDE #11

See page 21 of this lesson plan for the course evaluation form.



You've completed the training.



Consumer Action  
[www.consumer-action.org](http://www.consumer-action.org)  
415-777-9635  
[outreach@consumer-action.org](mailto:outreach@consumer-action.org)

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**Congratulations!**

Thank participants for attending. Ask them to take a few minutes to fill out the evaluation form that is in their folders and leave it in a large envelope you provide or face down on a table at the front or back of the room. If you will be conducting other trainings at a future time, announce that now.

## Disaster Insurance and FEMA Aid True-or-False (exercise)

*Choose "True" or "False" for each of the statements based on your knowledge of homeowners/renters insurance and FEMA assistance.*

- 1) Actual cash value coverage is better than replacement cost coverage because it provides a cash payment to the insured rather than an actual replacement item. **True / False**
- 2) While homeowners insurance typically covers the cost of being displaced (hotel bills, etc.) due to severe damage, renters insurance usually does not. **True / False**
- 3) Typically excluded from a standard homeowners or renters policy is damage caused by fire, flood, wind, earthquake, landslide/mudslide and sinkhole. **True / False**
- 4) Lowering your deductible will increase your premiums; increasing your deductible will lower your premiums. **True / False**
- 5) Flood damage is excluded under standard homeowners and renters insurance policies for homes that are not in a flood zone; it is automatically included (for an additional premium) for homes that *are* in a flood zone. **True / False**
- 6) Maximum coverage for any home under the National Flood Insurance Program is the full cost to rebuild, minus a 20 percent deductible. **True / False**
- 7) The deductible on an earthquake insurance policy is the same as the deductible on the policyholder's standard homeowners insurance policy. **True / False**
- 8) FEMA applicants can receive grants of up to \$34,000 each for (1) temporary housing costs, (2) home repair/rebuild costs, and (3) personal belongings replacement costs, up to a total of \$102,000 per household. **True / False**
- 9) For homeowners and renters who have personal insurance, FEMA provides grants to cover the insurance deductibles. **True / False**
- 10) SBA Disaster Loans of up to \$200,000 for home repair/replacement costs and \$40,000 to repair or replace damaged or destroyed personal property can help when your insurance coverage and/or FEMA aid is insufficient. **True / False**
- 11) The portion of Other Needs Assistance grants that is for repairing or replacing personal property is income dependent. **True / False**

## Answer key: Disaster Insurance and FEMA Aid True-or-False

- 1) **FALSE:** *Replacement cost* coverage pays the actual cost of replacing your possessions, while *actual cash value* coverage only pays the depreciated cost of the item at the time of the loss. Replacement cost coverage is more expensive than actual cash value coverage, but the small additional premium is well worth it.
- 2) **FALSE:** Both homeowners/renters policies typically cover the cost of being displaced (hotel bills, etc.) due to severe damage. This “additional living expenses” coverage usually amounts to about 30 percent of the dwelling limit on a standard homeowners policy; around 50 percent of the personal property or insured contents amount on a condo policy; and approximately 30 percent of the personal property or contents limit on a standard renters policy.
- 3) **FALSE:** Typically excluded from a standard homeowners or renters policy is damage caused by flood, earthquake, landslide/mudslide and sinkhole; damage caused by fire or wind typically is included.
- 4) **TRUE:** Lowering your deductible (the amount of the loss that you would have to cover out of your own pocket) will increase your premiums; increasing your deductible will lower your premiums. *You*, not your insurance agent, determine the amount of your deductible, but the agent can help you understand how much your premium will change with any increase or decrease.
- 5) **FALSE:** Flood damage is excluded under standard homeowners and renters insurance policies for *all* homes, even those in a flood zone.
- 6) **FALSE:** The maximum coverage for one- to four-family homes under the National Flood Insurance Program is \$100,000 for contents (actual cash value) and \$250,000 for buildings, which might not be sufficient to fully repair or rebuild your home. Homeowners with potentially larger losses might consider excess flood insurance.
- 7) **FALSE:** Unlike the deductible on a standard homeowners insurance policy, which typically is a set amount (\$1,000 or \$5,000, for example), the deductible on an earthquake insurance policy is a percentage of your overall policy limit, meaning it can be significantly higher (for example, 10 percent of a \$300,000 limit is a \$30,000 deductible). So, even if you have insurance, you need to have an emergency fund to cover your deductibles.
- 8) **FALSE:** More than one kind of assistance can be provided to a single household, but grant assistance is limited to a combined total of \$34,000 for all expenses (temporary living costs, repair/rebuild costs and personal belongings replacement costs). Because this limit is relatively low, and the other type of aid (SBA loan) would have to be repaid, it is very important to maintain personal homeowners or renters insurance.
- 9) **FALSE:** FEMA does not duplicate insurance coverage and does not cover insurance deductibles.
- 10) **TRUE:** SBA loans can help you recover when your insurance coverage and FEMA grants are not enough. The limits on SBA Disaster Loans are \$200,000 for home repair/replacement costs and \$40,000 to repair or replace damaged or destroyed personal property. For some homeowners, this still might not be enough to cover the costs to repair, rebuild and/or replace. To be fully protected, you should have personal insurance, which offers the option of higher limits and doesn't have to be repaid.
- 11) **TRUE:** The portion of this aid that is for repairing or replacing personal property is income dependent. If your income is over a certain amount, you must first apply for an SBA loan. If you are denied the loan or receive only a portion of the funds needed, you could qualify for a grant under the ONA program. (The part of ONA that covers medical, dental, childcare, public transportation and funeral expenses is *not* income dependent.)

# Dealing with Disaster (exercise)

For each of the following scenarios, answer the question related to insurance and FEMA assistance.

**1)** The roof of your home was blown off during a tornado that caused widespread damage in your region. You have homeowners insurance. What steps do you take?

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**2)** Your FEMA assistance application is denied because the inspector determined that there was insufficient damage to your residence (i.e., the home is still safe, sanitary and functional). You disagree. What are your options?

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**3)** You and your spouse are undocumented immigrants with an infant who was born in the U.S. Your rental home is uninhabitable due to an earthquake. Are you eligible for FEMA temporary housing assistance?

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**4)** Your home is severely damaged in a flood. Fortunately, you have flood insurance through the National Flood Insurance Program. Unfortunately, the \$250,000 limit on building coverage is insufficient to restore the home to its pre-flood condition. What are your options?

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**5)** Your insured home is damaged in a disaster. Since you have insurance, you call the company to file a claim. After a week, you still haven't heard from an inspector. What should you do?

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**6)** You have renters insurance when a hurricane wipes out your home. However, upon filing a claim you learn that the personal belongings coverage will not pay to replace your damaged artwork or the computer you use for your freelance publishing work. Will FEMA assistance make up the difference?

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**7)** You have no insurance and your home is damaged and unlivable. How might FEMA help you?

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**8)** You would like to continue living in your flood-damaged home while your flood insurance (NFIP) claim is being processed, but there is cleanup and minor repairs you would need to do before the claim is settled. What should you do?

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**9)** Your home is flooded as a result of a major earthquake. You have standard homeowners insurance and a separate earthquake policy. Are you covered for the damage, and who should you file your claim with?

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**10)** Someone wearing a FEMA hat arrives on your property after a hurricane and offers to expedite your application for assistance if you pay a \$50 “rush” fee. What do you do?

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## **Answer key: Dealing with Disaster**

- 1)** Contact your insurer to file a claim immediately. Then register with FEMA. Without a roof, the home is most likely uninhabitable; a standard homeowners insurance policy typically pays for damage caused by wind as well as the resulting additional living expenses (to temporarily live elsewhere). However, if your insurance omits this coverage or if the settlement is insufficient to meet your disaster-related needs, FEMA may assist you with temporary living expenses and/or the cost of repairs. Also, if your insurance settlement is delayed longer than 30 days, you could be eligible for an advance from FEMA (that you would have to repay later).
- 2)** If you disagree with the inspector's decision, you can appeal. Get third-party documentation in writing (bids for repairs, a condemnation notice, etc.) that states your home is uninhabitable. Send an appeal letter to FEMA asking for reconsideration. This must be done within 60 days of the date of your ineligibility letter.
- 3)** Yes. Because your child is a U.S. citizen, your household is eligible for FEMA assistance. However, you must be able to provide verification of identity. To avoid being turned down for aid due to missing documents, digitize your important ID and other documents and store them in the cloud so that they can be accessed at any time.
- 4)** If you had purchased "excess" flood insurance, your total coverage would have exceeded the NFIP limits and would most likely have been sufficient to cover your losses. Since it is too late for that, you may be eligible for a low-interest, long-term SBA disaster loan for up to \$200,000 for home repair/replacement costs on your primary residence that are not covered by insurance.
- 5)** Insurance companies are inundated with claims after a disaster, so it's important to file your claim early and to stay on top of things that might fall through the cracks. Unless you were given a specific appointment day and time during your call, you should follow up with the insurance company if you haven't heard from an insurance inspector (adjuster) within three days. Continue to follow up if an appointment is missed or if the wait seems excessive.
- 6)** Expensive electronics, jewelry, artwork, etc. typically aren't covered under a standard homeowners or renters insurance policy; you'd have to buy additional coverage for those items. Likewise, FEMA assistance doesn't usually cover repairs or replacement of valuables or electronic items like computers, unless that item was essential to your employment (for example, if you are a freelancer working from home like the disaster victim in this example).
- 7)** You may be eligible for a FEMA grant to cover the necessary costs to make your home safe and livable and/or rental assistance to live temporarily at an alternate location. However, total grant assistance will be limited to \$34,000. If more money is needed, you might qualify for a low-interest SBA disaster loan to help restore your property to its pre-disaster condition. Register with FEMA as soon as possible.
- 8)** If any cleanup and repairs are required in the interest of health and safety while your application is being processed, go ahead and complete them, but do not make major, permanent repairs. Save all receipts, along with photos or other documentation of the damage.
- 9)** You should file a claim on both policies. However, neither standard homeowners insurance nor earthquake insurance covers flood damage, even if the flood is the result of the earthquake. It is still worth filing the claims since it's possible that the policies will cover related, non-flood damage. If the earthquake was declared a federal disaster, you should also register with FEMA, which might approve you for temporary housing assistance, grants to repair or replace your home and possessions, and/or an SBA disaster loan.
- 10)** You should ask anyone who visits your home claiming to represent FEMA to show you their official identification. If you have doubts, contact FEMA at its official number to verify. FEMA will never ask for a fee to process your application for aid, so assume that any such request is a scam. Report the incident to National Center for Disaster Fraud (866-720-5721 or [disaster@leo.gov](mailto:disaster@leo.gov)).

**Training evaluation:  
Disaster insurance and FEMA assistance**

Please help us improve future presentations by giving us your opinion of today's class.  
Circle the response that best reflects your feelings about each statement.

**1. I have an increased awareness of the risks of disaster to my home and belongings.**

Strongly agree                  Agree                          Disagree                      Strongly disagree

**2. I feel better prepared to make wise insurance choices for my home and belongings.**

Strongly agree                  Agree                          Disagree                      Strongly disagree

**3. I have a better understanding of FEMA assistance, its limitations and the application process.**

Strongly agree                  Agree                          Disagree                      Strongly disagree

**4. I have an increased awareness of the risk of fraud after a disaster and how to avoid scams.**

Strongly agree                  Agree                          Disagree                      Strongly disagree

**5. The instructor was well informed.**

Strongly agree                  Agree                          Disagree                      Strongly disagree

**6. The materials I received are easy to read and understand.**

Strongly agree                  Agree                          Disagree                      Strongly disagree

**7. I would like to attend another class like this.**

Strongly agree                  Agree                          Disagree                      Strongly disagree

On a scale of 1 to 10 (10 being the best), how would you rate the training? \_\_\_\_\_

Please let us know how we could improve future trainings (use back, if necessary):

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**Thank you for attending!**