



# Disaster News

February 24, 2005

FEMA-1580-DR-OH-PR007

Contact:

FEMA Russ Edmonston 614-890-8254

Ohio EMA Julie Hinds 614-890-8424

SBA Colleen Hiam 716-282-4612

## **DISASTER OFFICIALS URGE VICTIMS TO CHECK INSURERS FIRST**

**COLUMBUS, OH** — Disaster recovery officials overseeing recovery efforts in the aftermath of the severe storms and flooding that occurred between December 22, 2004 and February 1, 2005 encourage those impacted by the disaster to check with their insurer and the National Flood Insurance Program (NFIP) before registering for federal assistance.

“We often tell people that the first step in getting help in the aftermath of a disaster is to register with FEMA,” said Lee Champagne, coordinating officer for the Federal Emergency Management Agency (FEMA). “Even before registering for assistance, though, you should check to see what insurance might cover. You can then register for federal and state assistance to address any unmet needs resulting from the disaster.”

Those who have received disaster assistance for property damage or loss in the last year or two may have been enrolled in the National Flood Insurance Program (NFIP) by regulation and be unaware of their coverage, say federal officials. “The easiest way to find out whether you’re covered and what you’re covered for is to call NFIP,” said Nancy Dragani executive director of Ohio Emergency Management Agency (Ohio EMA) and state coordinating officer in the disaster recovery efforts. Champagne. “Also, call your private insurance agent to check on other possible coverage. You may find that NFIP and other policies can help out even when there is no disaster declared.” To contact NFIP, call toll-free at **1-888-275-6347**.

NFIP officials warn people who live in the floodplain to be mindful of the requirement to purchase and maintain flood insurance. Those who have received housing assistance grants or loans through the U.S. Small Business Administration – and live in a Special Flood Hazard Area – must maintain flood insurance in order to receive disaster assistance in the future (except for rental assistance). For those residents involved in an earlier flooding incident who have allowed their mandated flood insurance to lapse, some forms of state and federal assistance will not be available in this disaster.

- more -

## **PAGE TWO – Check Insurance Coverage**

To be considered for types of assistance made available by the recent presidential declaration, homeowners, renters and business owners affected by the disaster and living in declared counties must call to register at **1-800-621-FEMA (3362)**. Individuals with hearing or speech impairment can call (TTY) 1-800-462-7585. Phone lines will be open 8 a.m. to 6 p.m. daily until further notice. People can also register online at [www.fema.gov](http://www.fema.gov) at their convenience.

The Ohio EMA coordinates state assistance and resources during an emergency and prepares the state for all hazards through planning, training, exercises and funding activities at the state and local level. This includes providing assistance to individuals and administering state and federal assistance to individuals and governmental entities recovering from disaster-related damage and costs. Ohio EMA coordinates homeland security funding, weapons of mass destruction training, anti-terrorism planning and training, and assists local and state agencies determine homeland strategies and priorities.

FEMA prepares the nation for all hazards and manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, trains first responders, works with state and local emergency managers, and manages the National Flood Insurance Program and the U.S. Fire Administration.

###