

FEMA Appeal: Vehicle Information



The following is an overview of factors and documentation taken into consideration for vehicle claims.

File a claim with your insurance company.

Comprehensive policies usually pay for storm-related damage to a car. Federal disaster assistance may help fill the gaps for those whose coverage does not pay for any or all storm-related damage costs.

Submit the vehicle title and insurance information to FEMA.

- o Damaged vehicle must be owned by applicant or co-applicant (valid registration proves ownership).
- o Vehicle must have been registered in Kentucky at the time of the disaster.
- o Vehicle must meet minimum state requirements for liability insurance. Only those who maintain at least liability insurance will be considered to receive federal disaster

assistance to repair or replace their vehicles.

o Applicant must not also own an undamaged vehicle unless a demonstrated need for two vehicles is shown. (Example: Separate transportation required for work, medical, school, or other essential purposes).

- If you have more than one vehicle and at least one of those is operational, FEMA will not award assistance without justification for the additional vehicle. If damage is cosmetic (damage that does not affect the drivability or safe operation of the vehicle), it is ineligible for assistance from FEMA.
- A written statement of need for more than one working vehicle is required. Include the number of vehicles, an insurance settlement or statement, and why it is necessary for your household transportation needs to have more than one working vehicle
- Note: If your vehicle is farm equipment, such as a tractor, contact your local Farm Services Agency office to inquire about the USDA disaster assistance program or visit the [Disaster Assistance Recovery Tool](#). If you are referred to the Small Business Administration (SBA) for a low-interest disaster-loan because you are underinsured or not insured, applicant must apply to SBA. You are not required to accept an SBA loan offer to qualify for the FEMA Other Needs Assistance (ONA) program.

o Verification that vehicle sustained damage due to Kentucky Severe Storms, Flooding, Landslides and Mudslides (Disaster Code: DR-4663-KY) in one of the designated counties (Breathitt, Clay, Floyd, Knott, Letcher, Leslie, Magoffin, Martin, Owsley, Perry, Pike, and Whitley).

If a damaged vehicle is not included in a housing inspection, the following items must be submitted to determine if the owner is eligible for FEMA help to repair or replace the vehicle:

- o Copy of registration valid at the time of the disaster.
- o List of all vehicles owned, and a brief description of damage caused by the disaster.
- o Verification of vehicle repair costs by a mechanic, receipt, or estimate. This

documentation must contain a mechanic's statement that damage was a result of the disaster.

- o Name of mechanic, company name, address, and telephone number.
- o Vehicle insurance policy stating coverage.
- o Insurance settlement or statement, if applicable.
- o Statement describing why the vehicle is necessary for household's transportation needs.

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