

File All Insurance and FEMA Claims

A Tax Guide for 2010 Flood Victims Issue 3

Federal disaster area counties: Benton, Cannon, Carroll, Cheatham, Chester, Clay, Crockett, Davidson, Decatur, Dyer, DeKalb, Dickson, Fayette, Gibson, Giles, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Jackson, Humphreys, Lauderdale, Lawrence, Lewis, Macon, Madison, Marshall, Maury, McNairy, Montgomery, Obion, Perry, Putnam, Robertson, Rutherford, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Wayne, Williamson and Wilson.

Special tax rules apply to everyone living in these 46 counties. This is true even if you didn't have storm or flood damage. Don't live in one of these counties? Then talk to a tax expert or go to the IRS web site at www.irs.gov.

Did the storms and floods destroy or damage things you own? You may be able to show this as a loss on your income tax. Losses caused by floods are called **casualty losses**. What can you claim? You can claim losses on your:

- Home
- Property
- Cars or trucks
- Furniture
- Refrigerators, stoves, microwaves, washing machines, clothes dryers, etc.
- TVs, stereos, VCR and DVD players, etc.
- Computers and printers
- Tools
- Dishes, pots and pans, towels, sheets, etc.
- Clothes



File Your Insurance Claims First

File your insurance claims and see how much they will pay. **Don't have insurance? Or did insurance refuse to pay?** You will need to prove this to the IRS. Keep any letters you get from your insurance company. What if you don't give the IRS proof? They won't OK your tax claim.

Need to call your insurance company? Here are some insurance company phone numbers. Don't see your company? Check your insurance papers, the internet or the phone book.

- State Farm, 1-800-732-5246

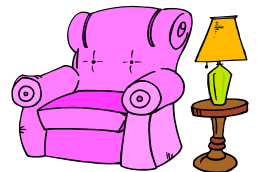
- Farm Bureau Insurance, 1-800-836-6327
- Allstate Insurance Co., 1-800-767-7619
- Nationwide Insurance Co., 1-800-421-3535
- Traveler's Insurance Co., 1-800-252-4633
- Farmers Insurance Group 1-800-435-7764
- USAA (United Services Auto Association), 1-800-531-8111
- Foremost Insurance Co., 1-800-527-3907

Next, apply with FEMA

One of the things FEMA will ask is if insurance paid you. That is why you should file with insurance first. What your insurance paid is subtracted from what FEMA will pay.

FEMA gives money for:

- Short-time housing because of the flood
- Home repairs
- Low-cost loans to cover uninsured property
- Unemployment if it is because of the flood
- Medical and dental costs caused by the flood
- Funeral and burial costs caused by the flood
- Clothing
- Furniture, refrigerator, stove, microwave, washing machine, clothes dryers, etc.
- Tools like special or protective clothing and equipment for your job
- Computers, school books, supplies
- Clean-up items like wet/dry vacuum, dehumidifier
- Cars or trucks ruined by the flood
- Moving and storage expenses
- Other costs or serious needs OK'd by



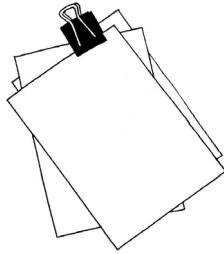
FEMA

3 ways to apply for FEMA help

1. Go to **www.DisasterAssistance.gov** on the internet. You can apply on line.
2. **Or** call **1-800-621-3362** (1-800-462-7585 for TTY). The calls are free. Right now they are open 7 AM to 10 PM every day.
3. **Or** go to one of the FEMA centers. To find the one near you, go to **www.fema.gov**. Click on "Disaster Recovery Center" in the red "Disaster Assistance" box.

What FEMA will ask you:

- Your name and Social Security number
- Address of the damaged property
- Your current address and phone number
- Your insurance company and if they paid anything
- How much yearly income everyone in your household gets
- Bank routing and account number for direct deposit. Take your checkbook with you. This is on the bottom of each check.
- What you lost in the flood



Take as much of this information to FEMA as you can. It will make things go faster.

After you know what insurance and FEMA will pay, you can file a tax claim. What insurance and FEMA paid are subtracted from what you lost.

Legal Aid Society

of Middle Tennessee and the Cumberland

1-800-238-1443 It's a free call.

On the internet at **www.las.org**

NOTE: This information was written by Robert B. Nadler, a lawyer with Legal Aid Society. It cannot take the place of advice from a lawyer. Each case is different and needs individual legal advice.