Schreiber & Schreiber

Certified Public Accountants

Monday, April 20, 2026

IMMEDIATE ACTION ITEMS FOR DISASTER VICTIMS

- **Register with FEMA.**
- **Apply for FEMA assistance.**
- **Contact your Insurance Company.**
- **Contact SBA if you are in need of funds.**

The material enclosed is meant to assist you immediately in the recovery process pending further relief as the recovery continues.

FEMA is continually changing and updating programs available to those affected by disasters. You should consult www.Fema.Gov to determine the current benefits available.

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Non Tax Matters As of July 5, 2025
(https://www.fema.gov/assistance/individual/program)

Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or under-insured necessary expenses and serious needs. IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet your basic needs and supplement disaster recovery efforts.

FEMA is committed to providing equal access to disaster recovery resources and assistance. Let FEMA know if you or anyone in your household has a disability or language need.
IHP Assistance may include:

- **Funds for temporary housing while you are unable to live in your home, such as rental assistance or reimbursement for hotel costs**
- **Funds to support the repair or replacement of owner-occupied homes that serve as the household's primary residence, including privately-owned access routes, such as driveways, roads, or bridges**
- **A temporary housing unit, if approved for the disaster, when you are not able to use rental assistance due to a lack of available housing resources**
- **Funds for hazard mitigation assistance to help eligible homeowners repair or rebuild stronger, more durable homes**
- **Funds for other uninsured or under-insured disaster-caused expenses and serious needs**

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What to Do after a Disaster Checklist

1. **Assess the damage to your home and make sure there are no additional dangers to yourself or your family**
2. **Take extensive photo and video documentation of all property damage**
3. **Call your insurance company and report the claim**
4. **Make sure the adjuster comes to your home in a timely fashion to inspect your damages**
5. **Obtain copies of your most recent insurance contract or policy**
6. **Review the insurance companies estimate**
7. **Ensure you are paid within 30 days of submitting your proof of loss. If not, you are likely entitled to penalties and attorney's fees**
8. **Be proactive about submitting your own estimates**
9. **Make a list of damaged items and contents (don't forget to include everything in your fridge and freezers)**
10. **Gather receipts for purchase of personal property that was damaged or lost**
11. **Obtain estimates for property damage repairs**
12. **Obtain Invoices for temporary repair expenses**
13. **Retain records of alternative living expenses (hotel and rental car costs, etc.)**

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Insurance Company Claims Numbers
by Gerard H. Schreiber, Jr., CPA
(Update as of 1/11/2025 7:27 PM)

Insurance Company Claims Filing Telephone Numbers
Find Your Insurance Company

Policyholders with questions regarding their coverage for damage caused by a disaster should call the number provided on their policies or contact their insurance agent. Those policyholders unable to get to their policies can contact special toll- free numbers set up by insurance companies

Keep in mind that due to high call volume in the wake of a disaster, it may take some time to get through on some numbers—please be patient.

Flood insurance policyholders who don’t know who their insurer or administrator is can contact the National Flood Insurance Program (888-379-9531). The only information required is your name, the state where you live and your zip code.

Here is a list of claim contact numbers:

A

AAA Insurance (Auto Club Family Insurance
Company) 800-222-7623 ext. 5000 Acadia Insurance
Company 800-444-0049, ext. 2600
ACE Private Risk Services 800-945-7461
ACE USA Clients receive individual 800 numbers or call 800 945-7461 (ACE USA/ACE Recreational Marine claims); 800 234- 7354 (Disaster Mortgage Protection claims)
Acuity 800-242-7666
AGCS Marine 800-558-1606
Alabama Department of
Insurance 334-269-3550 Alabama
Municipal Insurance Corporation
866-239-AMIC Alfa Insurance
Group 888-964-2532
Allied Insurance 800-421-3535
Allmerica 800-628-0250
Allstate 800-54-STORM (800-547-8676)
Allstate Floridian Insurance Company 800-54-STORM (800-547-8676)
America First Insurance 877-263-7890

America’s Health Insurance Plans (AHIP) 800-644-1818
American Bankers Insurance Company 800-245-1505
American Family Insurance 1-
800-MY-AMFAM
American Federation Insurance Company 800-527-3907
American General Property Insurance Company of Florida 800-321-2452
American International Group, Inc. (AIG) 877-244-
0304

American National Property & Casualty Company & Affiliates 800-333-2860
American Reliable Insurance Company 800-245-
1505
American Security Insurance Company 800-326-2845
American Skyline Insurance Company 888-298-5224
American States Insurance Company 888-557-5010
American Strategic Insurance 866-ASI-LOSS (274-5677)
American Superior Insurance 954-577-2202
Arch Insurance 800-817-3252
Argus Fire & Casualty 866-291-4609
Armed Forces Insurance Exchange 800-828-7736
Atlantic Mutual Insurance Company (New York Liquidation Bureau) 212-341-6814
Atlantic Preferred Insurance Company 800-673-4952
Auto Club Family Insurance Company (ACFIC) 800-222-7623 ext. 5000
Auto-Owners Insurance Group 888-252-4626
Avemco Insurance Company 800-874-9124
AXA Re Property and Casualty 800-216-3711

B

Bankers Insurance Company
800-765-9700 Bankers
Security Insurance Company
800-765-9700 Berkley Mid-
Atlantic Group 866-262-4178
Bituminous 800-475-4477
Bristol West Insurance Group 800-BRISTOL (800-274-7865)

C

Capital Preferred 800-734-4749 or 888-388-2742
Catawba Insurance 800-711-9386
Catlin US 800-216-0652
Century Surety Insurance Company 800-850-0432

Chartis Commercial and Personal customers call 877-399-6442
Chartis' Private Client Group call 888-760-9195
Chubb Group of Insurance Cos 800-252-4670 (800-CLAIMS-0); Online Claim Reporting
Church Mutual Insurance 800-554- 2642
Citizens Property Insurance Corp. 866-411-2742 (866-411-CPIC)
Cincinnati Insurance Company (call your local agent first and then 877-242-2544)
Clarendon National Insurance Company 800-216-3711
Clarendon Select Insurance Company 800-509-1592
CNA (First Notice Systems) 877-CNA-ASAP (877-262-2727); (non-toll-free, for those experiencing difficulties accessing the FNS number) 413-858-4137
Coast National General Agency 800-BRISTOL (800-274-7865)
Colony Insurance Company 800-577-6614 ext. 1715
Colorado Casualty 888-298-3778
Companion Property & Casualty
800-649-2948 Connecticut FAIR
Plan 860-528-9546
Continental Western Insurance Company 800-444-0049, ext. 2600
COUNTRY Financial 1-866-COUNTRY
CUNA Mutual 800-637-2676
Cypress 888-352-9773

D

Dairyland Insurance Company (see Sentry Insurance)
Drive Insurance from Progressive 800-925-2886

E

EMC Insurance Companies 888-362-2255
Encompass Insurance Company 800-588-7400 Erie Insurance Group 800-367-3743

F

Farmers 800-435-7764; iClaim App: http://www.farmers.com/iclaim.html Farmers: Spanish Language Line 877-732-5266 FCCI (first report of injury) 800-226-3224
Federal Mutual 888-333-4949
Federated National Insurance Company 800-420-7075
FEMA 800-427-4661
Fidelity & Casualty Insurance Company 800-725-9472
Fidelity National Insurance Company 800-220-1351
Fidelity National Indemnity Insurance Company 800-725-9472
Fidelity National Property and Casualty Insurance Company 800-725-9472
Fireman's Fund 888-347-3428 (888-FIREHAT); Mobile App
First Floridian 800-252-4633 (800-CLAIM33) (personal); 800-238- 6225 (business)

First Premium Insurance Group (Lloyd's Mobile Home) 800-432-3072
First Protective Insurance Company 877-744-5224
First Trenton 800-468-7341
Florida Department of Insurance 800-342-2762
Florida Family Insurance Company 888-486-4663 or 888-850-4663
Florida Farm Bureau Insurance Companies 800-330-3327
Florida Pennisula Insurance Company 877-994-8368
Florida Select 888-700-0101
Florida Preferred Property Insurance Company 800-673-4952
FM Global 877-639-5677 (877-NEWLOSS)
Foremost Insurance Company 800-527-3907
Forest Insurance Facilities, Inc 888-892-4381

G

GE Employers Re 866-413-8978
GEICO 800-841-3000; Claims site
General Casualty (QBE) 888-737-8256
General Star Indemnity Company 800-624-5237
General Star National Insurance Company 800-624-5237
Georgia Casualty & Surety 800-279-8279 (claim reporting); 866-458-7506 (claim dept.)
Georgia Farm Bureau 866-842-3276
Germania Insurance 877-437-6264
GMAC Insurance (Auto Claims) 800-468-3466
Golden Eagle Insurance 800-238-3085
Granada Insurance Company 800-392-9966
Great American 800-221-7274
Guardian Life Insurance Company of America 866-367-4077; (610-807-7954)
Guide One 888-748-4326

H

The Hanover Insurance Company 800-628-0250
Harbor Insurance Company 800-216-3711
Harleysville Insurance 800-892-8877; Flood claims – 800-759-8656
The Hartford 800-243-5860 ONLINE: www.thehartford.com/heretohelp
Hartford Steam 800-HSB-LOSS
Holyoke Mutual 800-225-2533
Horace Mann 800-999-1030
Hull & Company 800-241-4855

I

ICAT 866-789-4228
IDS Life Insurance Company (Ameriprise Financial) 800-862-7919
IDS Life Insurance Company of New York (Ameriprise Financial) 800-541-2251
Imperial Fire & Casualty Insurance Company 800-960-5677
Indiana Insurance 800-279-7221
Industrial Risk Insurers 860-520-7347 (Business claims)
Infinity Insurance Companies 800-334-1661
Insurance Placement Facility of Delaware 800-462-4972
Insurance Placement Facility of Pennsylvania 800-462-4972
Interstate Fire & Casualty 800-456-8458, ext. 770

K

Kemper Auto and Home 888-252-2799

L

Liberty Mutual Insurance 800-2-CLAIMS (800-225-2467); Apps: iPhone or Android
Liberty Northwest 800-289-0930
Lloyd's America Helpline 866-264-2533
Louisiana Citizens Property Insurance Corporation 800-931-9548
Louisiana Department of Insurance 800-259-5300 (toll-free inside Louisiana only); 225-342-5423
Louisiana Farm Bureau 866-275-7322

M

Main Street America Group 877-282-3844
Maryland Joint Insurance Association 800-492-5670
Massachusetts Bay Insurance Company 800-628-0250; or 508-855-2288
Massachusetts Property Insurance Underwriting Association 800-851-8978
Mercury Insurance Group 800-987-6000
MetLife Auto & Home 800-854-6011; f: 866-743-1546; email: MET_CAT@metlife.com
Middleoak Insurance p: 800-225-2533 option 7; f: 866-514-9861 or email: stormclaims@middleoak.com or firstreports@middleoak.com
Middlesex Insurance Company (see Sentry Insurance)
Mississippi Farm Bureau 866-275-7322
Mississippi Residential Property Insurance Association 800-931-9548
Mississippi Windstorm Underwriting Association 800-931-9548
Montgomery Insurance 800-561-0178

N

National Automotive Insurance 800-577-9471
National Casualty Company 800-423-7675
National Farmers Union (QBE) 866-638-5677
National Flood Insurance Program (NFIP) 800-621-3362
National Insurance Company 800-239-2121
National Security Underwriters 800-256-8277 (Alexandria); 800-738-8555 (South Bunkie)
Nationwide 800-421-3535
New Jersey Insurance Underwriting Association 973-297-5235
New York Property Insurance Underwriting Association 212-208-9701; Outside NYC 800-522-3372
North Pointe Insurance Company 877-878-1991

O

Ohio Casualty 866-255-5530
Ohio Casualty and West American Insurance Company 888-701-8727
Old Dominion Insurance Company 877-425-2467 or 800-606-7992
Omaha Property & Casualty 800-638-2592 (Flood only)
Omega Insurance Company 800-216-3711
OneBeacon 877-248-3455 (Commercial Claims only); f: 866-213-2802; email: claims@onebeacon.com

P

Patriot General Insurance Company (see Sentry Insurance)
Peerless Insurance 800-522-7152
Pharmacists Mutual Insurance Company 800-247-5930
Poe Financial Group 800-673-4952
Progressive 800-PROGRESSIVE (776-4737); or 719-432-0264

Q

QBE Agri 800-777-0078 or 425-562-5264
QualSure Insurance Corp. 877-563-0150

R

Regency (Tower Hill) 800-216-3711
Republic Fire & Casualty (Homeowners, Dwelling Fire, Auto & Commercial) 800-451-0286
Republic Group (Republic Fire & Casualty, Republic Underwriters Southern Ins Co, Southern Underwriters Ins) 800-451-0286
Republic Underwriters (Commercial) 800-451-0286

Rhode Island Joint Reinsurance Association 617-723-3800; (800) 851-8978
RLI Insurance Company 800-84-ROYAL (800-444-0406)
Royal & SunAlliance 800-847-6925

S

Safeco Insurance 800-332-3226; iPhone App
Safeway Insurance Company 800-344-1947 Say Insurance 800-225-5729
Scottsdale Insurance Company 800-423-7675
Security National Insurance Company 800-BRISTOL (800-274-7865)
Selective 866-455-9969
Sentry Casualty Company (see Sentry Insurance)
Sentry Insurance a Mutual Company (Transportation claims) 800-638-8763; (Life claims) 800-533-7827; (Other claims) 800- 638-8763
Sentry Life Insurance Company (see Sentry Insurance) Sentry Select Insurance Company (see Sentry Insurance) Service Insurance Company 800-780-8423
Shelter Insurance Group 800-SHELTER (800-743-5837)
Sompo Japan 800-444-6870
South Carolina Wind & Hail Association 803-744-4319
Southern Family Insurance Company 800-673-4952
Southern Fidelity 866-874-7342
Southern Insurance Company (Commercial) 800-451-0286
Southern Underwriters (Commercial) 800-451-0286
Southwest Business Corp. (Lloyd?s Excess Flood) 800-527-0066 ext. 7389
St. Johns Insurance Company 800-748-2030
State Farm Insurance 800-SF-CLAIM (800-732-5246)
Sunshine State Insurance Company 877-329-8795

T

TAPCO 888-437-0373
Texas Department of Insurance Consumer Help Line 800-252-3439
Texas Farm Bureau 800-266-5458
Texas Select Lloyds Insurance Company 866-887-7276
Texas Windstorm Insurance Association 800-788-8247
The Timbermen Fund (Louisiana Safety Association of Timbermen-SIF) 877-628-6730
Tower Hill Insurance Companies 800-216-3711 or 800-509-1592
Travelers Personal Insurance 800-252-4633 (800-CLAIM33)
Travelers Business Insurance 800-238-6225
21st Century Insurance 888-244-6163

U

Unemployment Insurance 866-4-USA-DOL (866-432-0264)

Unigard (QBE) 800-777-0078
Union Insurance Company 800-444-0049, ext. 2600
United Fire Insurance Company 800-343-9131
United Property and Casualty Company 800-861-4370
Universal Insurance Company 888-846-7647
USAA 800-531-8722; Mobile App; Online Claims
USF&G 800-787-2851; 800-631-6478 (homeowners claims); 407-660-9000 (customer service)
USLI 800-523-5545
Utica National 800-216-1420

V - Z

Valley Forge Life Insurance (Subsidiary of CNA) 800-437-8854
Vanguard Fire & Casualty Company 888-343-5585
Virginia Property Insurance Association 804-591-3700
Westfield Insurance 866-937-2663
Willis Group 877-725-9679
XL Insurance 800-688-1840
Zenith (first report of injury) 800-440-5020
Zurich Insurance Company 800-987-3373 or email usz_carecenter@zurichna.com

Tax Treatment of "Qualified Disaster Payments"

By Gerard H. Schreiber, Jr., CPA, Valrie Chambers, PhD, CPA, and Elizabeth G. Brennan, CPA

(Updated Wednesday, September 25, 2024)

Individuals and businesses want to help individuals affected by the disasters and may not realize there are "Qualified Disaster Payments" that allow disaster victims not to include as income some assistance payments they receive.

The Victims of Terrorism Tax Relief Act of 2001 added Section 139 to the Internal Revenue Code, excluding from income qualified disaster relief payments to individuals. The various components of Section 139 are listed below.

Section 139(a) provides gross income does not include amounts received by an individual for a qualified disaster payment.

Section 139(b) defines "qualified disaster payments" as amounts paid for the benefit of an individual to:

1. Reimburse or pay ***reasonable and necessary*** personal, family, living, or funeral expenses incurred as a result of a disaster
2. Reimburse or pay ***reasonable and necessary*** expenses to repair or rehabilitate a personal residence or repair or replacement of contents to the extent that the need for such is due to a disaster
3. Payments by a Federal, State, or local government in connection with a qualified disaster in order to promote the general welfare.

Section 139 (c) defines the term "qualified disaster" as:

1. A disaster resulting from terrorist or military action
2. A Federally declared disaster
3. A disaster resulting from any event the Secretary determines to be of a catastrophic nature
4. A disaster determined by applicable Federal, State, or local authority that warrants assistance from Federal, State, or local authority governmental agencies.

Revenue Ruling 2003-12 (https://www.irs.gov/pub/irs-drop/rr-03-12.pdf) offers guidance indicating individuals who are disaster victims will generally not to have to pay income tax on assistance payments they receive. The revenue ruling provides taxpayers in a Federally declared disaster area who receive grants from state programs, charitable organizations or employers to cover medical, transportation, or temporary housing expenses do not include these grants in their income.

Prior to the issuance of this 2003 revenue ruling, there was only a 1953 revenue ruling on this subject (Rev.Rul. 131, 1953-2 C.B. 112). This revenue ruling concluded that payments made by an employer to employees who were victims of a disaster do not come "within the concept of gross income."

It is important to note the following terms in interpreting the relief available to disaster victims:

- Qualified disaster payments
- Reasonable and necessary personal, family, living, or funeral expenses
- Reasonable and necessary expenses for repairing a personal residence or contents
- Other disaster payments for a Federal, State, or local authority (FEMA payments).

This is a means of assisting disaster victims, not a blank check for unlimited spending without tax consequences.

This 2003 revenue ruling and the applicable sections of Code Section 139 provide a means for employers to be able to assist their employees in restoring normality in their lives and also provide assurance to disaster victims there will not be income tax consequences on the qualified disaster payments they receive.

What's Next-Now That the Disaster Has Passed?
By Gerard H. Schreiber, Jr., CPA and Valrie Chambers, Ph.D., CPA

You are looking at the devastation and aftermath of the recent disaster river flooding and wonder how we are ever going to recover.

<u>Take a deep breath and pace yourself!</u>

This has happened before and the communities have recovered. I know it is easier said than done. Everyone's comfort zone has disappeared.

Everyone is working to get you the resources to assist in the recovery and get all the tax returns filed. . Seminars and other resources will be presented to provide the necessary information for filing casualty loss returns and assisting clients with other recovery matters.

Personal Matters

First, get a plan to have a place to live and start the recovery phase of your personal life. If your home flooded, register with FEMA, contact your insurance company, and start the remediation process by limiting the damage and getting 3 contractor bids. Get a large envelope or plastic freezer bag that you can use to keep the many small receipts for clean-up and repair supplies that are already adding up. This is the most important part of restoring a comfort zone for your life.

Business Matters

Second, start the recovery phase of your practice. Contact all clients and assure them that you are there to assist them in the recovery phase of their businesses, and will be available to help with recovery and the filing of the necessary tax forms to claim a casualty loss deduction.

Communicate to clients that an important part of the recovery process and tax deduction is to have good records. These will be needed for income tax purposes and may be needed for insurance and FEMA purposes. Many CPAs and insurance professionals recommend having a claims diary or workbook. One method we have used in the past is to have notebook or binder with zippers and a tablet that can be purchased at any retail source. In the front of the book, keep track of claims numbers, contact information on contractors, other important items, and reference material accumulated. In the back of the book, receipts for out of pocket expenses (cleaning supplies, food, travel, etc.) can be kept for future reference. Substantiation will be needed for tax deductions and could be needed for insurance purposes.

IRS Matters

The IRS will be issuing News Releases detailing filing delays and other relief available to CPAs and taxpayers.

The IRS issued Notice XXXXX to provide relief for victims of the spring flooding that took place starting on (date). (States included) counties included in the notice are: (list)

There will/could be additional counties added as they are included for individual assistance by FEMA.

The IRS uses zip codes to code taxpayer accounts as affected by the disaster. All taxpayers with addresses that include zip codes in the counties specified by FEMA will have their account coded with a freeze until (date).

CPAs with clients on extension with zip codes outside of the disaster area but whose records are located in the disaster area also qualify for relief under Code Section 7508A. CPAs must call the IRS disaster hotline at 866-562-5227 to request this tax relief. Without a Form 2848, *Power of Attorney and Declaration of Representative,* for the taxpayer, IRS disaster hotline assistors can record information on up to ten taxpayers per call. They cannot discuss any particular issues with the taxpayer's account without a Form 2848 on file. They can only record information you provide. It may be an idea to get a Form 2848 for these taxpayers not in the disaster area for future use in dealing with IRS.

Additional information on the IRS procedure is available in the Internal Revenue Manual **21.5.6.4.30.**

Use of Social Media

Social media is the fastest way to communicate information today. If you don't have a Facebook page, then get one. You can post information as it comes out. Nearly everyone has a PDA capable of accessing Facebook. Encourage clients to make use of social media resources. It is the fastest way to communicate necessary information after a disaster. Church groups, neighborhood groups and associations, condo associations should all consider using it to inform their members.

The recovery phase will be constantly changing. Examples of items communicated in previous disasters are:

- When FEMA resources show up in the neighborhood
- Changes in FEMA programs that affect you
- Where building and cleaning supplies are available
- Who is and isn't a trusted contractor or other clean up resource
- How and where other aid may be being provided.

Good Luck!