



“Individuals being treated or monitored by the WTC Health Program are not automatically registered with the VCF.”

You may be eligible for:

- Compensation for past and future lost wages
- Compensation for non-economic loss (“pain and suffering”)
- Reimbursement for past out-of-pocket medical expenses greater than \$5,000

To be eligible to file a claim, you must register with the VCF by the applicable deadline.

You can register online at www.vcf.gov/register.html or by calling our Helpline at 1-855-885-1555.

What is the September 11th Victim Compensation Fund?

The September 11th Victim Compensation Fund (“VCF”) is a federally funded program that was established to compensate for physical harm or death caused by the September 11, 2001 terrorist attacks, or the debris removal efforts in their immediate aftermath. The VCF originally operated from 2001 to 2004, and was reopened in 2011 when President Obama signed the Zadroga Act into law. On July 29, 2019, President Trump signed The VCF Permanent Authorization Act, which extends the VCF’s claim filing deadline to October 1, 2090, and appropriates such funds as may be necessary to pay all approved claims. The VCF was established to provide a no-fault alternative to lawsuits and is administered by the U.S. Department of Justice and the Special Master.

What is the relationship between the VCF and the WTC Health Program?

The WTC Health Program and the VCF are different programs, although the two programs work closely together to exchange information regarding the “WTC-certified conditions” for which a VCF claimant is certified for treatment. Individuals being treated or monitored by the WTC Health Program are not automatically registered with the VCF. You must register for the VCF separately. Also, treatment or monitoring by the WTC Health Program does not automatically make an individual eligible for compensation from the VCF. You must satisfy VCF criteria to be eligible for compensation as explained on the following page.

Who can file a claim?

Claims can be filed by responders and survivors affected by the aftermath of 9/11 near the World Trade Center site, the Pentagon site, and the Shanksville, Pennsylvania site. Responders include those who performed rescue or recovery services, volunteers, cleanup workers, construction, and sanitation personnel; while survivors, also known as non-responders, include area residents, workers, students, and passersby. The VCF does not distinguish between responders and survivors (non-responders) when evaluating eligibility and calculating awards.

How do I file a claim?

- Step 1: Register:** To be eligible to file a claim, you must register with the VCF by the applicable deadline. Registration deadlines are different for each claimant depending on individual circumstances. To see the list of registration deadlines, visit www.vcf.gov/pdf/RegisterChart.pdf. If you have registered by your applicable deadline, you have preserved your right to file a claim in the future.
- Step 2: Complete and Submit your Claim:** Once you have registered and are ready to file your claim, visit the “How to File a Claim” page on the VCF website where you will find information and resources to assist you in navigating the online claim system and the claim submission process. You can also make an appointment with the Helpline to have a representative assist you with filing your claim. If you do not have access to a computer, you can call the toll-free Helpline to have a hard copy Claim Form mailed to you. All claims and supporting documents must be submitted by **October 1, 2090**.

Where can I find more information?

The www.vcf.gov website has the most up-to-date information about the VCF. You can visit the website to:

- File a claim
- Find forms and a list of resources to help you complete and submit your claim
- Review Frequently Asked Questions (“FAQs”)
- Access information about VCF policies and guidelines

If you have general questions, or need assistance using the website or filing your claim, call the VCF toll-free **Helpline at 1-855-885-1555**. Interpreters are available to assist you with your call.



What are the VCF eligibility requirements?

In order to be eligible for compensation from the VCF, you must meet the following requirements:

- Register your claim by the deadline. Note that registration deadlines vary and are based on individual circumstances.
- Show that you were present within the New York City Exposure Zone, or along routes of debris removal, or present at the Pentagon, or Shanksville, Pennsylvania at some point from September 11, 2001, through May 30, 2002. The VCF “NYC Exposure Zone” is defined as the area of lower Manhattan south of Canal Street/ East Broadway/ Clinton Street. You can view a map here: <https://www.vcf.gov/nycExposureMap.html>. Note: the boundaries for the VCF NYC Exposure Zone are different from the boundaries for eligibility for the WTC Health Program.
- Show that you have a 9/11-related physical illness or injury that is on the list of “covered conditions” as determined by the WTC Health Program and has been certified for treatment by the WTC Health Program. Please keep in mind that the WTC Health Program prioritizes resources for patients seeking health care over those seeking certifications solely for VCF purposes but who are being treated elsewhere. As long as a claimant timely registers with the VCF, there is no urgency to schedule an appointment with the WTC Health Program in order to obtain certification, unless medically necessary. In certain limited circumstances, the VCF may evaluate the eligibility of your condition, as diagnosed by your private physician, through the VCF’s Private Physician process. Note: as required by the law, the VCF only compensates for **physical** conditions.
- Dismiss, withdraw, and/or settle any 9/11-related lawsuits by the appropriate deadline. Lawsuits against terrorists or persons alleged to have aided or abetted terrorists, including lawsuits filed under the Justice Against Sponsors of Terrorism Act (“JASTA”), and lawsuits to recover collateral source obligations (for example, insurance proceeds, disability benefits, or workers’ compensation awards) are not prohibited.
- If you were compensated under the original VCF that operated from 2001-2004, you must show that you have a new condition, or that your previously eligible condition has worsened or has resulted in additional loss not previously compensated.

“The VCF makes no distinction between responders and survivors when evaluating a claim.”

What type of compensation is available?

The VCF compensates eligible claimants for:

- Loss of earnings and/or employer-provided benefits that result directly from an eligible illness or injury: If you are disabled, then you must demonstrate an occupational disability (i.e., an impact on your ability to work) due to an eligible condition based generally on a determination by a governmental agency (e.g., Social Security Administration, Workers’ Compensation, FDNY, NYPD, or NYCERS).
- Non-economic loss, often referred to as “pain and suffering”: The amount of non-economic loss varies by the type, severity, and effect of the eligible physical illnesses or injuries on the victim’s life. This loss amount is not based on the number of WTC-certified conditions. Seeking additional certifications simply for purposes of the VCF will not necessarily result in a higher non-economic loss award and may place an unnecessary burden on your WTC Health Program provider.
- Past out-of-pocket medical expenses incurred due to eligible conditions which exceed \$5,000.

Visit www.vcf.gov for more information or call the VCF Helpline at 1-855-885-1555.

If you have general questions, or need assistance using the website or filing your claim, call the VCF toll-free **Helpline at 1-855-885-1555** (or 1-855-885-1558 for the hearing impaired). If you are calling from outside the United States, please call 1-202-514-1100. Interpreters are available to assist you with your call.



JUST THE FACTS

September 11th Victim Compensation Fund

Just the Facts clarifies some common misconceptions about the September 11th Victim Compensation Fund (VCF), including how it operates, who is eligible, how and when to register, how claims move through the process, and how awards are determined.



VCF Toll-free Helpline: 1-855-885-1555.

The VCF Helpline has representatives and interpreters available Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern Time to answer questions and help individuals file claims. Additional information is also available on www.vcf.gov and in the [VCF's Policies and Procedures](#).

MYTH The VCF is only for First Responders.

FACT The VCF is not limited to First Responders. Compensation is also available to those who participated in the response activity through work in construction, clean-up, and debris removal; as well as survivors, which includes those who lived, worked, went to school or daycare, or visited and spent time in the affected areas between September 11, 2001, and May 30, 2002.

MYTH The VCF only compensates people who were at one of the 9/11 crash sites on September 11th.

FACT The VCF compensates individuals (or a personal representative of a deceased individual) who were present at the World Trade Center or the surrounding [New York City Exposure Zone](#); the Pentagon crash site; or the Shanksville, Pennsylvania crash site, at any point beginning on September 11, 2001, through May 30, 2002, and who have since been diagnosed with a 9/11-related physical health condition. You do not need to have been at one of the crash sites on 9/11 to be eligible for compensation.

MYTH The WTC Health Program and the VCF are the same program.

FACT The VCF and the World Trade Center (WTC) Health Program are two separate programs, each of which has its own registration process, eligibility criteria, and mission. The [WTC Health Program](#) is administered by the U.S. Department of Health and Human Services and provides medical monitoring and treatment. The VCF is administered by the U.S. Department of Justice and provides financial compensation for those who have been diagnosed with an eligible 9/11-related illness, and who meet the VCF's eligibility criteria. Enrollment in the WTC Health Program does not register you with the VCF or file a claim on your behalf.

MYTH You just have to ask and the VCF will expedite your claim.

FACT While the VCF has a system to expedite the processing of a claim, it is only used in very limited circumstances. You can request that we consider expediting your claim or amendment if you are facing terminal illness or significant financial hardship. The VCF considers "significant financial hardship" to include an imminent or pending foreclosure or eviction proceeding, utility cut off, or other similar circumstances, as demonstrated by appropriate documentation. Expedited claim status is considered on a case-by-case basis and must be officially requested by calling the VCF Helpline and uploading appropriate documentation to your claim. For more information on the expedite process, see Section 8 of the [VCF Policies and Procedures](#).



JUST THE FACTS

September 11th Victim Compensation Fund

MYTH If I don't register by July 29, 2021, I will not be able to file a VCF claim.

FACT The registration deadline varies according to the claim type and individual circumstances. The July 29, 2021, deadline only applied to certain individuals who missed their earlier deadline. If you registered with the VCF after July 29, 2021, as long as you registered by your applicable Registration Deadline, you will still be able to file a claim. Detailed information on Registration Deadlines is available on www.vcf.gov/deadlines.

MYTH I'm not sick so there is no reason to register with the VCF.

FACT By registering with the VCF – whether you are sick or not – you preserve your right to file a claim should you become sick. Registering does not waive any rights or commit you to filing a claim in the future. Registering is a simple first step in the VCF claim process that does not take much time. You can register online at www.vcf.gov/how-file-claim or you can register by phone by calling the VCF Helpline at 1-855-885-1555.

MYTH I registered such a long time ago that I probably need to register again.

FACT Once you have registered with the VCF, you have preserved your right to file a claim in the future. You do not need to register again. If you are unsure if you are registered, or if you do not have the claim number that was assigned to you at registration, please contact our Helpline at 1-855-885-1555.

MYTH I need a lawyer to file my claim.

FACT You do not need an attorney to file a VCF claim, and there is no priority given to claims submitted by an attorney over those without an attorney. We evaluate all claims following the same guidelines and calculate all awards using the same methodology, regardless of whether an attorney is assisting with the claim. We have a number of resources available to assist individuals with filing a claim, including a toll-free Helpline with bilingual representatives, and interpreters available for any language. The Helpline can answer questions about the claim process, help you fill out the claim form, and explain the supporting documents you must submit with your claim. If you decide to hire an attorney to help you with your claim, the law limits the fee the attorney may charge you. Attorneys are not allowed to charge more than 10% of the amount of your VCF award.

MYTH I need my certification from the WTC Health Program before I register with the VCF.

FACT You do not need a certification from the WTC Health Program in order to register with the VCF. So long as you have registered with the VCF by your [applicable deadline](#), you will have preserved your right to file a claim. Once you have registered with the VCF, however, you do need your certification from the WTC Health Program before you submit your claim form.



JUST THE FACTS

September 11th Victim Compensation Fund

MYTH To prove I was there, I just need to provide two sworn affidavits from people who can confirm I was present at one of the 9/11 crash sites during the relevant time period.

FACT Proving that you were present at one of the 9/11 crash sites, in the VCF's [NYC Exposure Zone](#), or along routes of debris removal/clean-up at any time beginning on September 11, 2001, through May 30, 2002, is a key eligibility requirement to receive compensation from the VCF. We call this "proving presence." To prove presence, you must provide documents that contain as much **specific detail** as possible about: **where** you were located (specific address(es)), **when** you were there (specific dates and/or timeframes), and **why** you were there (activities you were doing). The VCF prefers independent third-party verification and contemporaneous documents as primary evidence of your presence. Affidavits or Witness Presence Statements are the **least preferred** documents to support your presence, but are accepted when primary proof is unavailable.

To determine which documents to submit based on your individual circumstances, you should review the [VCF's Policies and Procedures](#), and the [Claim Form Document Checklist](#) (Personal Injury or Deceased Claim).

MYTH Any doctor can give me the diagnosis information and paperwork I need to support my VCF claim.

FACT The VCF requires that you be certified for treatment by the WTC Health Program. We use the certification to confirm that you have an eligible physical health condition that is a result of the 9/11 attacks, or from exposure to the air during the subsequent debris removal and clean-up efforts. The VCF and the WTC Health Program work closely together and exchange information regarding conditions for which you have been certified for treatment. When you file your claim, you do not need to provide medical records to demonstrate that you have an eligible condition. In **very limited cases**, we may not require your condition to be certified by the WTC Health Program, and instead may allow you to request that your condition be verified through the VCF [Private Physician process](#).

MYTH Each unique certified condition means I am eligible for a higher award.

FACT The amount of your award is not tied to the number of conditions certified by the WTC Health Program. The award amount varies by type, severity, and the impact of condition(s) on your life. In other words, receiving additional certifications from the WTC Health Program *will not* necessarily mean a higher award. The law governing the VCF sets limits on the amount the VCF can award for the non-economic loss portion of your award (also referred to as "pain and suffering"). This part of the award is capped at \$90,000 for a non-cancer condition and \$250,000 for a cancer condition. This means that, except in rare circumstances where a claimant is certified with multiple cancers or with a cancer and a severe non-cancer condition, the Special Master does not have discretion to make a non-economic loss award above \$250,000.

For detailed information on how non-economic loss is calculated, see Section 2.1 of the [VCF's Policies and Procedures](#).

The WTC Health Program has received requests from people asking for appointments to get additional certifications because they have been told this will get them a higher VCF award. In most cases, this is not true – and in fact, it is placing a real burden on WTC Health Program providers. In addition, the WTC Health Program has received requests to change a certification from one condition to another condition for purposes of an individual's VCF claim. If you believe your certification should be updated, you should discuss your concern with your Clinical Center of Excellence (CCE)/Nationwide Provider Network (NPN). The individual CCE/NPN is responsible for selecting the appropriate condition code based on their evaluation of your condition and their medical findings. The CCE's/NPN's selection of a specific condition (or category of condition) for certification is based on their medical expertise, not on which condition or category receives a higher award from the VCF.



JUST THE FACTS

September 11th Victim Compensation Fund

MYTH The WTC Volunteer Fund is part of the VCF.

FACT There is only one September 11th Victim Compensation Fund (VCF), which is funded by the federal government and administered through the U.S. Department of Justice. The [World Trade Center \(WTC\) Volunteer Fund](#) is not affiliated with the VCF. The WTC Volunteer Fund is administered by the New York State Workers' Compensation Board and was established in 2002 to provide benefits to volunteers who lost wages and developed health-related problems due to their volunteer work in the WTC rescue, recovery, and clean-up efforts.

MYTH The VCF denied my claim. There is nothing more I can do.

FACT If the VCF is not able to confirm that you meet the specific requirements to be eligible for compensation, your claim will be denied. This does not mean, however, that you cannot be found eligible for compensation at some point in the future. The letter you receive will explain the specific reason(s) for the denial, and will include information about how to appeal the decision, or how to amend your claim in the future by submitting new information for the VCF to review.

Note: If your claim is denied for lack of proof of presence, it does not mean we do not believe that you were at the site or in the NYC Exposure Zone during the relevant timeframe. A denial means the documentation you submitted in support of your presence was not sufficient to meet the VCF's needs. If your claim is denied, we encourage you to request an appeal by following the directions in the letter so that you can provide testimony in support of your claim.

MYTH The best way to get a fast payment is to only apply for non-economic loss - even if you know you will later claim economic loss - because you can always amend the claim later.

FACT By filing a claim only for non-economic loss ("pain and suffering" award) when you know there is a likelihood that you will amend that claim later to seek economic loss (such as lost wages), you could significantly delay your payment. If you know you will be filing a claim for economic loss, the best action to take is to submit your claim only when you have **all** the information needed to support the claim. For example, if you have a pending disability application, you should wait to receive the determination before filing your claim. Once your claim is picked up for review, we can process it significantly faster if we can evaluate all of your claimed losses at one time. If you file for non-economic loss only and receive an award, and then amend your claim for economic loss, your amendment will be prioritized for review based on the date it is submitted. This means the economic loss portion of your claim is effectively sent to the end of the line for consideration. This can delay your payment.



To be eligible to file a claim, you must register with the VCF by **your applicable deadline**. Registration is the first step in the VCF process. Registration preserves your right to file a claim, but does not obligate you to do so, and does not waive any legal rights. Visit www.vcf.gov/deadlines for additional information regarding registration. Regardless of when you register your claim, **all** claim forms and supporting documents must be submitted by October 1, 2090.

More general information about registration, how to file a claim, and Frequently Asked Questions can be found at www.vcf.gov

There are two easy ways to register with the VCF:

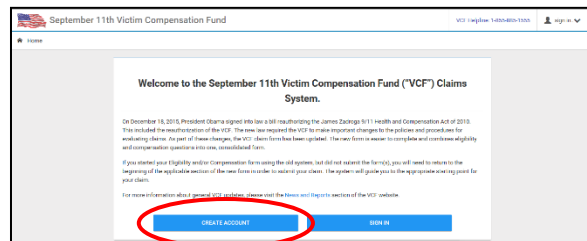


Register by phone by calling our **Toll-free Helpline at 1-855-885-1555** where one of our Representatives will be ready to assist you.

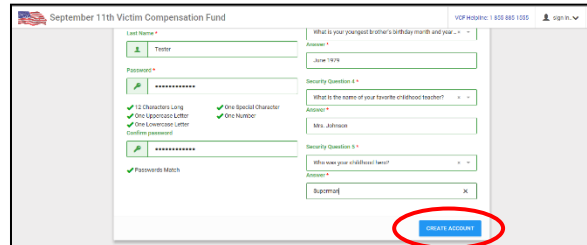


Register online by going to www.claims.vcf.gov and following the steps below.

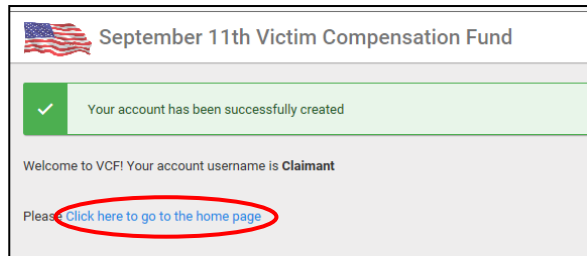
Step 1. Create your online account. At the “Welcome” screen, select the button on the left: **“Create Account.”**



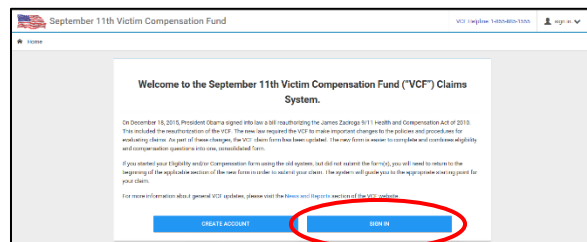
Step 2. Create and enter your username, name, and email. Create your password, making sure it meets the requirements. Answer the security questions that will be used should you ever be locked out of your account. Once completed, select **“Create Account.”**



Step 3. You will receive confirmation that your account creation has been successful. Click on the link on the confirmation page.



Step 4. You will return to the Welcome screen. Select the **“Sign In”** button on the right. Use the username and password you just created to sign into your account.



Step 5. At the Welcome screen, click the **“New Registration”** button on the left.





Step 6. You will be issued a claim number and can begin your Registration. Complete the required fields in each of the following tabs:

- Victim
- Claimant (if someone other than the victim is completing the claim on the victim's behalf)
- Attorney (if applicable)
- Alternate Contact (if applicable)

After each section, select **“Save and Continue”** to proceed to the next tab.

Step 7. Once you have completed all the tabs and saved your information, select **“Submit Registration.”**

Step 8. Click **“Finalize and Submit Registration”** to confirm that you are ready to submit your registration. **NOTE:** the following information cannot be changed once submitted: Victim's Name, Social Security Number, and Date of Birth.

Step 9. Your registration is successful when you see the green **“Registration Submission Successful”** confirmation box. You are now registered! To see your registration status, select **“Return to Existing Registrations and Claims.”** If you are ready to begin your claim form, select **“Continue to Eligibility Section.”** If you are not yet ready, you can log back in to your account at a later date to complete the claim form.