



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.

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

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.

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 your applicable deadline.

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

How do I file a claim?

Step 1: Register: Registration is the first step in the VCF process. To be eligible to file a claim, you must register with the VCF by your applicable deadline. Registration deadlines are different for each claimant depending on claim type and individual circumstances. To see the list of registration deadlines, visit www.vcf.gov/deadlines.

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 applicable registration deadline. Note that registration deadlines vary and are based on claim type and individual circumstances.
- Show that you were present within the VCF’s “New York City Exposure Zone” between September 11, 2001 and May 30, 2002; at the Pentagon site between September 11, 2001 and November 19, 2001; or at the Shanksville, Pennsylvania site between September 11, 2001 and October 3, 2001. The VCF “NYC Exposure Zone” boundaries are different from the boundaries for eligibility for the WTC Health Program. You can view the VCF map here: <https://www.vcf.gov/nyc-map-exposure-zone>. Note: The routes of debris removal apply only to those individuals who loaded, unloaded, or drove the trucks containing WTC debris, worked on the barges transporting the debris, and/or worked at the Fresh Kills landfill.
- 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. Because you can register with the VCF before your conditions are certified, there is no urgency to schedule an appointment with the WTC Health Program in order to obtain a certification, unless medically necessary. We strongly recommend that you register your claim with us if you are waiting for an appointment with the WTC Health Program. 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.

What type of compensation is available?

The VCF compensates eligible claims 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.