

September 11th  
Victim Compensation Fund

# September 11th Victim Compensation Fund (“VCF”) Overview

---

**CWA Local 1101 Webinar**

February 24, 2021

**[www.vcf.gov](http://www.vcf.gov)**

**1-855-885-1555**

**@Sept11VCF on Twitter**

# Today's Topics

---

- Overview
- Eligibility Requirements
- Compensation
- Three (3) Basic Steps
- Registration and Claim Filing Deadlines
- Processing a VCF claim
- Top 5 Takeaways

# What is the VCF?

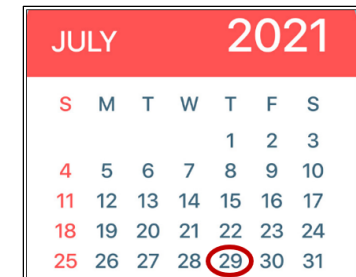
---

- The VCF provides compensation to 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; and the Shanksville, Pennsylvania crash site, at some point between September 11, 2001, and May 30, 2002, and who have since been diagnosed with a 9/11-related physical illness.
- In July 2019, the “*Never Forget the Heroes, James Zadroga, Ray Pfeifer, Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act*” (“VCF Permanent Authorization Act”) was signed into law:
  - Extended the deadline for filing claims until **October 1, 2090**; and
  - Appropriated such funds as may be necessary to pay all eligible claims.
- The VCF is not limited to first responders. Other potential claimants include:
  - Workers or volunteers in construction, clean-up, and debris removal; and
  - People who lived, worked, or went to school in the affected areas.

# Who is Eligible?

To be eligible for compensation from the VCF, you must:

1. Be certified by the WTC Health Program for a 9/11-related physical health condition.
2. Show that you were present at a 9/11 crash site, in the NYC Exposure Zone, at the Staten Island landfill, or along the routes of debris removal, at any time beginning on September 11, 2001, through May 30, 2002 (“presence at the site”).
3. Register with the VCF by July 29, 2021, or **your** applicable registration deadline.



# Presence: VCF NYC Exposure Zone

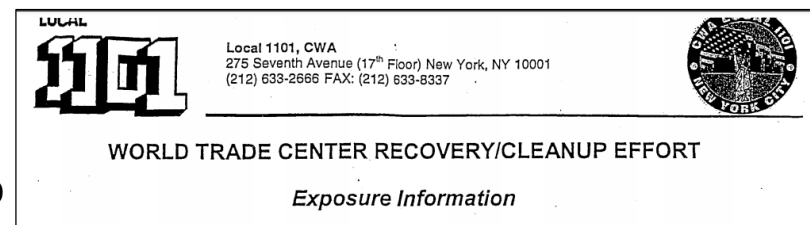
The VCF **NYC Exposure Zone**, used to establish “*presence*,” runs south of Canal Street, river to river, and from the Hudson River to the intersection of Canal Street and East Broadway, north on East Broadway to Clinton Street, and east on Clinton Street to the East River; and any area related to or along the routes of debris removal, such as barges and Fresh Kills landfill.

The VCF NYC Exposure Zone is narrower than the WTC Health Program’s “**New York City Disaster Area**” used to assess *exposure*.



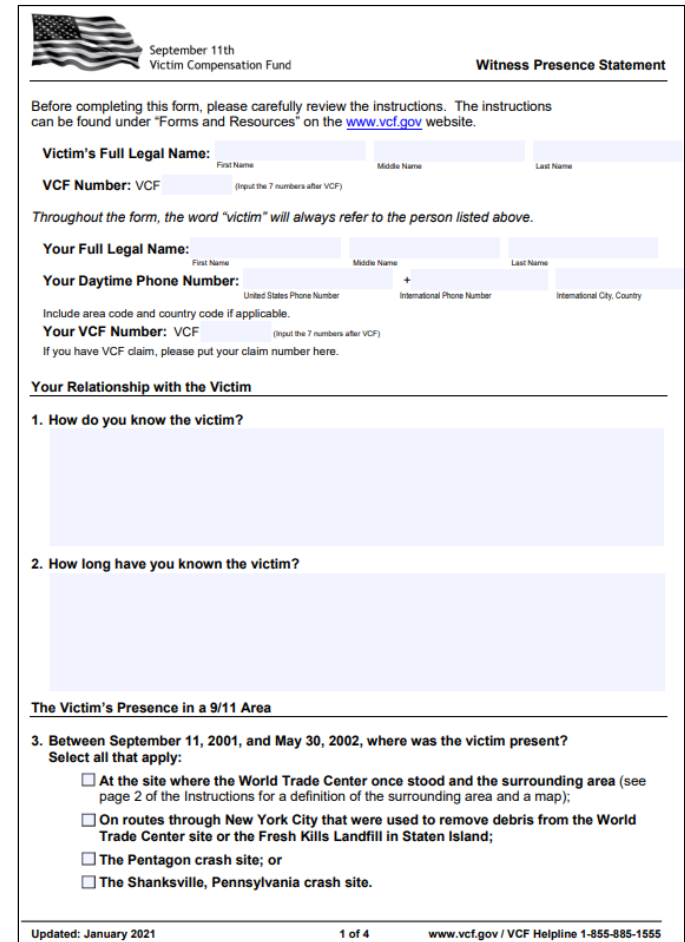
# How to Prove Presence

- Proving that you were present at one of the 9/11 crash sites, or in any area related to or along the routes of debris removal, is a key requirement to be eligible for compensation.
- The VCF works with employers, unions, and other organizations to identify available documents to support presence for their members, employees, or volunteers – **including CWA Local 1101.**
- If you completed a **CWA WTC Recovery/Cleanup Effort Exposure Information Form**, your form *may* support presence if it meets certain requirements. If so, you do not need to submit any additional proof of presence.
- Local 1101 members should contact **Kevin Condy** at **212-633-2666** to find out if a form is on file. If not, the Local still may be able to help you determine what you might submit to prove your presence.
  - Note for **Verizon** employees, including Empire City Subway: If your claim form shows you worked for Verizon at the time, the VCF will go directly to Verizon to confirm your *employment*. But, it is unlikely that Verizon will be able to confirm your *presence*. You will still need to submit additional proof of presence and Local 1101 may be able to help.



# How to Prove Presence

- If you need to submit other documents to prove your presence, **when determining which documents to submit, consider the end result the VCF is trying to achieve** – independent, third-party documentation that verifies:
  - **Where** you were (the specific address or location),
  - **When** you were there (the specific dates or timeframes), and
  - **Why** you were there (activities you were doing).
- If asking someone to submit a statement on your behalf, use the VCF [Witness Presence Statement](#) to be sure we get the details we need.
- Visit the VCF website ([www.vcf.gov](http://www.vcf.gov)) for resources to help you identify documents you may submit to prove your presence.



The image shows a screenshot of the "Witness Presence Statement" form from the September 11th Victim Compensation Fund. The form includes a header with the VCF logo and title. Below the header, there is a section for the victim's information, including fields for "Victim's Full Legal Name" (with sub-fields for First, Middle, and Last Name) and "VCF Number". A note states: "Throughout the form, the word 'victim' will always refer to the person listed above." The next section is for the witness's information, including "Your Full Legal Name" (with sub-fields for First, Middle, and Last Name) and "Your Daytime Phone Number" (with sub-fields for United States Phone Number, International Phone Number, and International City, Country). Below this is a field for "Your VCF Number" and a note: "If you have VCF claim, please put your claim number here." The form then asks for the "Your Relationship with the Victim" and provides two numbered questions: "1. How do you know the victim?" and "2. How long have you known the victim?", each followed by a large text input area. A section titled "The Victim's Presence in a 9/11 Area" contains question 3: "Between September 11, 2001, and May 30, 2002, where was the victim present? Select all that apply:". The options are: "At the site where the World Trade Center once stood and the surrounding area (see page 2 of the Instructions for a definition of the surrounding area and a map);", "On routes through New York City that were used to remove debris from the World Trade Center site or the Fresh Kills Landfill in Staten Island;", "The Pentagon crash site; or", and "The Shanksville, Pennsylvania crash site." The footer of the form includes "Updated: January 2021", "1 of 4", and the website "www.vcf.gov / VCF Helpline 1-855-885-1555".

# Proof of Presence


---

- If denied, you can **appeal** the determination and provide testimony at a hearing.

- ***When should you submit your presence documentation?***

You do not need to submit your presence documentation until you file your claim. But, once you have an online account in our system and have registered with the VCF, you have the option to upload presence documentation to your claim to “store” it for future use.

- If Local 1101 has your completed **CWA WTC Recovery/ Cleanup Effort Exposure Information Form** and provides it to you with the appropriate certification, or if they are able to assist with getting other presence documents, you can upload them now.
- The VCF will **not** review the documents until you file your claim.

 **TIP:** The documents you submit to prove presence with the VCF will generally be accepted by the WTC Health Program to prove exposure.



## Eligibility: VCF vs. WTC Health Program Criteria

- The VCF and the WTC Health Program **are separate programs**. Enrollment in one does not register you in the other.
- You may be certified for treatment by the WTC Health Program, but not eligible for compensation by the VCF. The criteria for the two programs overlap, but not entirely:

How the Programs Differ	VCF	WTC Health Program
Illnesses Covered	Physical only	Physical and Psychological
Geographic <u>Zone</u> – <b><i>where were you?</i></b>	For “presence at the site”: <b>NYC Exposure Zone</b> (south of Canal Street – Manhattan only); along the routes of debris removal, barges and Fresh Kills landfill	For exposure: <b>NYC Disaster Area</b> – South of Houston Street and parts of Brooklyn
Presence/Exposure <u>Timeframe</u> – <b><i>when were you there?</i></b>	September 11, 2001 – May 30, 2002	September 11, 2001 – July 31, 2002
Presence/Exposure <u>Duration</u> – <b><i>how long were you there?</i></b>	No minimum time required – just need to have been in the zone during the timeframe	Minimum time requirements apply

**Note:** The VCF does not distinguish between Responders and Survivors in any way: eligibility, the claims process, or the calculation of awards.

# VCF Compensation Formula

---

The VCF compensates two (2) types of loss:

## 1. Non-Economic Loss

*Compensation for pain and suffering - varies based on severity of physical conditions; not tied to the number of certified conditions. All eligible claimants qualify for non-economic loss (minus applicable offsets).*

## 2. Economic Loss

*Compensation for lost wages and benefits – must have an occupational disability due to an eligible condition to receive economic loss.*

$$\begin{array}{r} \text{Non-Economic Loss} \\ + \\ \text{Economic Loss} \\ - \\ \text{Collateral Offsets} \\ \hline = \text{Total Award} \end{array}$$

The VCF is required to subtract “**collateral offsets**,” which are benefit payments received for the eligible condition.

***Awards are calculated individually.***

## 3 Basic Steps to Register and File Your Claim

---

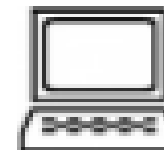


# Registration vs. Filing a Claim

---

## Registration

- Waives no legal rights.
- Does not obligate you to file a claim.
- Preserves your right to file a claim in the future - you do **not** need to be sick to register.
- Only need to provide basic information: name, address, phone, date of birth, SSN or other ID.
- Registration is **not** the same as filing a claim and the **Registration Deadline** is **not** the same for everyone. It varies according to individual circumstances.



Online at  
[www.claims.vcf.gov](http://www.claims.vcf.gov)

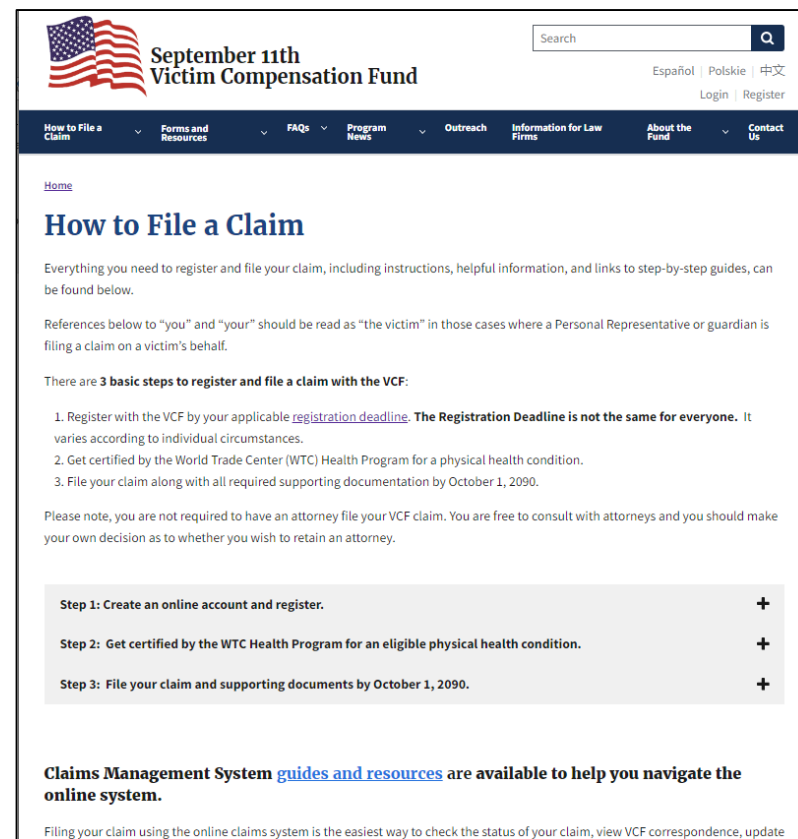


Toll-free Helpline at  
1-855-885-1555

# Registration vs. Filing a Claim

## Filing a Claim

- You don't need an attorney to file a claim.
- Once certified by the WTC Health Program for a physical condition, complete and submit the Claim Form and required supporting documents, including:
  - Authorization for Release of Medical Records,
  - Claim Form Signature Page, and
  - Proof of Presence.



The screenshot shows the website for the September 11th Victim Compensation Fund. The header includes the fund's name, a search bar, and language options (Español, Polskie, 中文). A navigation menu lists: How to File a Claim, Forms and Resources, FAQs, Program News, Outreach, Information for Law Firms, About the Fund, and Contact Us. The main content area is titled 'How to File a Claim' and provides instructions on registration and filing. It includes a list of three basic steps: 1. Register with the VCF by your applicable registration deadline. 2. Get certified by the World Trade Center (WTC) Health Program for a physical health condition. 3. File your claim along with all required supporting documentation by October 1, 2090. A note states that users are not required to have an attorney. A summary table lists the steps with expandable icons. At the bottom, it mentions that the Claims Management System guides and resources are available to help navigate the online system.

**How to File a Claim**

Everything you need to register and file your claim, including instructions, helpful information, and links to step-by-step guides, can be found below.

References below to "you" and "your" should be read as "the victim" in those cases where a Personal Representative or guardian is filing a claim on a victim's behalf.

There are **3 basic steps to register and file a claim with the VCF:**

1. Register with the VCF by your applicable [registration deadline](#). **The Registration Deadline is not the same for everyone.** It varies according to individual circumstances.
2. Get certified by the World Trade Center (WTC) Health Program for a physical health condition.
3. File your claim along with all required supporting documentation by October 1, 2090.

Please note, you are not required to have an attorney file your VCF claim. You are free to consult with attorneys and you should make your own decision as to whether you wish to retain an attorney.

Step 1: Create an online account and register.	+
Step 2: Get certified by the WTC Health Program for an eligible physical health condition.	+
Step 3: File your claim and supporting documents by October 1, 2090.	+

**Claims Management System [guides and resources](#) are available to help you navigate the online system.**

Filing your claim using the online claims system is the easiest way to check the status of your claim, view VCF correspondence, update

**Deadline to file a claim is the same for everyone: October 1, 2090.**

## July 29, 2021, Registration Deadline

- This deadline, which is two years from the date of enactment of the VCF Permanent Authorization Act, provides an opportunity for claimants who missed prior deadlines to register.
- **You are only required to **register** with the VCF by **July 29, 2021**, if your only certification(s) with the WTC Health Program for a 9/11-related physical health condition was done **before July 29, 2019**.**
- If you have **not** yet been certified by the WTC Health Program for a 9/11-related physical health condition, or if **any** condition is certified **after** July 29, 2019, you **may register** by July 29, 2021, but are not required to do so.

# Individual Registration Deadlines

- If in the future the WTC Health Program certifies you for a 9/11-related physical health condition, you are required to **register** within **two (2) years of the latest date** of on which the WTC Health Program certifies a physical condition as 9/11-related.
- Detailed information on registration deadlines, including information for those filing a claim on behalf of a deceased individual, is available on [www.vcf.gov](http://www.vcf.gov).



The screenshot shows the website header with the American flag logo and the text "September 11th Victim Compensation Fund". A search bar is located in the top right corner. Below the header is a navigation menu with items: "How to File a Claim", "Forms and Resources", "FAQs", "Program News", "Outreach", "Information for Law Firms", "About the Fund", and "Contact Us". The main content area has a "Home" link and a heading "Registration and Claim Filing Deadlines". The text explains that there are two deadlines: a "Claim Filing Deadline" and a "Registration Deadline". It states that the "Claim Filing Deadline is the same for everyone" and is "October 1, 2090". The "Registration Deadline" is separate and varies by individual circumstances. A list of bullet points provides details on when registration is required or not required based on the date of certification relative to July 29, 2019.

September 11th  
Victim Compensation Fund

Search

Español | Polskie | 中文  
Login | Register

How to File a Claim | Forms and Resources | FAQs | Program News | Outreach | Information for Law Firms | About the Fund | Contact Us

Home

## Registration and Claim Filing Deadlines

There are two deadlines in the VCF's claim filing process: a **Claim Filing Deadline** and a **Registration Deadline**. It is important to distinguish between the two and be aware of which applies to your individual circumstances.

### The Claim Filing Deadline.

The "Never Forget the Heroes, James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act," ("VCF Permanent Authorization Act") fully funded the VCF and extended the VCF's Claim Filing Deadline until **October 1, 2090**. **The Claim Filing Deadline is the same for everyone**. Although the VCF encourages you to file your claim after you have been certified by the World Trade Center ("WTC") Health Program for a 9/11-related physical health condition and as soon as the full scope of your claimed losses are known so that your claim for compensation can be reviewed as quickly as possible, the last date on which anyone can file a claim is October 1, 2090.

### The Registration Deadline.

There is a separate deadline by which you need to **register** with the VCF. **Registration is not the same as filing a claim**. Registration preserves the right to file your claim in the future, waives no legal rights, and does not obligate you to file a claim. Registration serves only to alert the VCF that you may be a potential claimant; and it meets the legal requirement of timeliness set forth in the law. **The Registration Deadline is not the same for everyone**. It varies according to individual circumstances:

- If you were certified by the WTC Health Program for a 9/11-related physical health condition **before** July 29, 2019, you are **required** to register your claim with the VCF by **July 29, 2021**. This deadline, which is two years from the date of enactment of the VCF Permanent Authorization Act, provides an opportunity for potentially eligible individuals who did not know that the VCF existed or was open to them, did not know that their condition was related to 9/11 exposure, or did not realize that they were eligible to file a VCF claim or that the VCF would be in place beyond the previous 2020 end date, to register to file a claim.
- If you have **not** been certified by the World Trade Center ("WTC") Health Program for a 9/11-related physical health condition, or if **any** condition is certified **after** July 29, 2019, you **may** register by July 29, 2021, but you are not required to do so. You will be required to register within two years of the **latest** date on which the WTC Health Program certifies your physical health condition

# Processing a VCF Claim

---

- Claims are reviewed in priority order based on the date the Claim Form is submitted.
- The time it takes to process a claim depends on many factors, including:
  - Whether the documents needed to evaluate the claim have been submitted
  - Type of claim
  - Losses claimed
  - Complexity of the claim
- You may **appeal** within 30 days of the determination if the claim is denied, or if you believe the award was erroneously calculated.
  - Appeal hearings are informal and non-adversarial and are held by phone or video conference (due to pandemic).
- You may **amend** your personal injury claim at any point before October 1, 2090, to add a new condition, claim a new loss, and/or submit additional information that may be relevant to the claim.

**Note:** Certification of a new condition does not automatically mean a higher award



# Top 5 Takeaways

---

1. Register NOW to preserve your right to file a claim in the future. If you do not register by July 29, 2021, be sure to pay attention to **your individual registration deadline**.
2. Contact CWA Local 1101 to discuss available documents to prove your presence.
3. Call the VCF Helpline to get online access to your claim.
4. You don't need an attorney to file a claim.
5. Get certified by the WTC Health Program **before** you file your claim. The deadline to file a claim is the same for everyone: October 1, 2090.

# For More Information

## VCF WEBSITES

[www.vcf.gov](https://www.vcf.gov)

[www.vcf.gov/espanol.html](https://www.vcf.gov/espanol.html)

[www.vcf.gov/polish.html](https://www.vcf.gov/polish.html)

[www.vcf.gov/chinese.html](https://www.vcf.gov/chinese.html)

Toll-free Helpline:

**1-855-885-1555**

- For the hearing impaired:  
**1-855-885-1558**
- If calling from outside the U.S.: 202-514-1100
- Interpreters are available



**September 11th  
Victim Compensation Fund**

Search

Español | Polskie | 中文  
Login | Register

How to File a Claim | Forms and Resources | FAQs | Program News | Outreach | Information for Law Firms | About the Fund | Contact Us

### REGISTRATION AND CLAIM FILING DEADLINES

There are two deadlines in the VCF's claim filing process: a Claim Filing Deadline and a Registration Deadline. It is important to distinguish between the two and be aware of which applies to your individual circumstances.

We have comprehensive information about each deadline, as well as details about when to register, and when to file a claim.

[Tell me more](#)

### Welcome to the VCF

**Serving the 9/11 Community for Decades to Come**

The September 11th Victim Compensation Fund (VCF) provides compensation to individuals (or a personal representative of a deceased individual) who were present at the World Trade Center or the

**COVID-19 (Coronavirus)**  
The VCF remains operational at this time, although we expect delays in all areas of claims processing.

**Follow us on Twitter @Sept11VCF**