

# TEXAS WINDSTORM INSURANCE ASSOCIATION

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## POLICYHOLDER PORTAL USER GUIDE

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# Policyholder Portal Information

The Policyholder Portal provides access to information on their existing claims to Texas Windstorm Insurance Association (TWIA) policyholders through a web portal. Policyholders who register for accounts can see claim information such as the assigned adjuster's contact information, their agent's contact information, and any loss payments made by TWIA.

## Registration

The registration process allows the user to request a new account for the Policyholder Portal. In order to register for the portal, the user must have:

- The TWIA **claim number**
- The **policy number** associated with that claim
- An email address where TWIA can send your password.

You can find your policy number and claim number in the Claim Notice Acknowledgement and Assignment that TWIA sent to you after the claim was submitted. Your agent also has this information.

To register:

1. From the home page of the [www.twia.org](http://www.twia.org) website click on the "Policyholder Login" button.
  2. On the Login page click on the "New user? [Register](#)" link.
  3. In the User Registration page enter your first and last name and your email address. This email address will be used by the system to send you a password. The email address will also serve as your user name.
  4. Enter your claim number and your policy number. You will not be able to register if you are missing these numbers.
  5. Read the "Terms of Use" at the bottom of the Login page and check the box to confirm that you agree to the terms.
  6. Submit the registration. You will receive an email immediately that will give you your password.
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## Login

The Login page will allow you to enter the Policyholder Portal with the username [the email address you used during the registration process] and the password you received in an email from TWIA after you successfully registered.

1. Return to the Login page to log into the Policyholder Portal and enter your email address and the password you received in the email.
2. Click on Login and the system will take you to the home page of the Portal. (Note: You can change your password to something easier to remember by clicking on the Change password link on the right side of this page.)

### **Forgotten Password**

- If you need to request a new password, click on the “Forgot Password?” link.
- Enter the email address that you used during the registration process.
- The system will send you an email with the new password.
- Go back to the Login page and use the new password.

## Viewing Your Claim

After you log in to the Policyholder Portal, you will see the Policyholder Home Page. From this page you can perform the four major functions of the Portal: view a claim, edit your profile, change your password, and navigate to links that contain useful information for policyholders.

### **To view your claim**

1. Click on the “View existing claim” text link or the picture of a file cabinet.
2. In the “Search for Existing Claim window, enter your claim number and your corresponding policy number. If you enter a claim number that is not associated with the policy number entered, the system will return an error.. (The claim number and policy number can be found in the “Claim Notice” report that was sent to you after you reported the claim.) If you do not have a claim number and/or policy number, contact your agent.
3. When you have entered the claim and policy numbers in the appropriate fields, click on Search.
4. If the claim is found, a “Claim Summary” window will display information about the claim.

- If you would like to view a copy of the “Claim Notice” report, click on the “Clipboard” icon (📄) at the top left corner. This report becomes available on the first business day after the day the claim is reported to TWIA.

**Claim Summary for TWIA Claim #**

📄 Click icon to view Claim Notice

**Claim Information**  
 TWIA claim ID:  
 TWIA policy ID:  
 Date of loss:  
 Date assigned:

**Temporary Contact Information**  
 Home phone:  
 Work phone:                      Ext:  
 Cell phone:  
 Email:

**Adjuster's Information**  
 Adjusting firm:  
 Adjuster:  
 Adjuster's phone:  
 Adjuster's email:  
 Adjuster's fax:

**Policy Information**  
 Name:  
 Primary phone:  
 Work phone:  
 Cell phone:  
 Mailing address:

**Temporary Mailing Address**  
 Address line 1:  
 Address line 2:  
 City:  
 State:  
 Zip:

**Alternate Contact Information**  
 Alternate contact:  
 Contact's phone:

**Agent's Information**  
 Agency:  
 Agent:  
 Agency address:  
 Agent's phone:  
 Agent's fax:

To update your contact information, please contact your adjuster or agent.

**Loss Payments**

Issue Date	Amt paid	Payment type	Check#	Paid to the order of	Mailed to
<a href="#">[&lt;&lt;]</a> <a href="#">[&lt;]</a> <a href="#">[&gt;]</a> <a href="#">[&gt;&gt;]</a>					

Replacement Cost Depreciation Holdback (RCC):                      How to collect your holdback: [Dwelling Commercial](#)  
 Loss payments data are current as of 12:01 AM 03/26/2010

Close

## Explanation of the Claim Data Displayed

### 📄 **Claim Information**

This section provides essential information about the claim.

**Claim ID:** The number assigned by TWIA for the claim.

**Policy ID:** Your policy number.

**Date of Loss:** The date reported by you or your agent as the date on which the damage to your property occurred. (This is not necessarily the date the claim was reported.)

**Date Assigned:** The date on which TWIA assigned the claim to an Adjusting Firm.

### 📄 **Policy Information**

This section provides essential information about the policyholder as it appears on the policy.

**Name:** The name of the primary policyholder

**Primary phone:** The main phone number of the policyholder

**Work phone:** The work number of the policyholder

**Cell phone:** The cell phone number of the policyholder

**Mailing address:** The policyholder's mailing address

To update any of this permanent contact information, please contact your agent.

### **Temporary Contact Information**

This section displays temporary contact information as it was provided when the claim was reported by you or your agent. This is not the permanent information you provided when the policy was issued. This information is used only to contact you about this claim. It is not shared with anyone who is not connected with this claim, and it will not be used for commercial purposes.

**Home phone:** Temporary main phone where you may be contacted during the handling of this claim. This is the first phone number your independent claim adjuster or your TWIA claim supervisor will call to contact you.

**Work phone:** Optional phone number for contacting you during business hours.

**Cell phone:** Optional phone number for contacting you.

**Email:** If you provide an email address, a TWIA claims supervisor or your adjuster may use this email address to send claim information via email.

To update this temporary contact information, please contact TWIA.

### **Temporary Mailing Address**

This section displays contact temporary mailing address information that you or your agent provided when the claim was reported. This is not the permanent information you provided when the policy was issued. This information is used only to contact you about this claim. It is not shared with anyone who is not connected with this claim, and it will not be used for commercial purposes.

**Address line 1:** Temporary address where TWIA may send correspondence

**Address line 2:** Additional line to include other address information such as apartment number or hotel room number

**City, State, and Zip:** Remaining temporary address information

To update your temporary mailing address, please contact TWIA.

### **Alternate Contact Information**

This section displays alternate contact information that you or your agent provided when reporting the claim to TWIA. For example, you may want TWIA to contact a

family member who may not necessarily reside with you, but who will be helping during the claim process.

**Alternate contact:** Name of the person to contact

**Contact's phone:** Phone number of the alternate contact person

To update your alternate contact information, please contact TWIA.

#### **Adjuster's Information**

This section displays information you can use to contact the adjusting firm that will be handling the claim. TWIA usually assigns the claim within 48 hours after being reported. However, in the event of a catastrophic storm, assignment of the claim may require more time.

**Adjusting Firm:** The name of the Adjusting Firm assigned to handle your claim

**Adjuster:** The name of the individual adjuster who will be inspecting the damage to your property. The adjuster is the person who will contact you to schedule an inspection of your property. This adjuster is assigned by the Adjusting Firm. If the Adjusting Firm has not yet assigned an individual adjuster, this field will be blank

**Adjuster's phone:** The phone for the individual adjuster

**Adjuster's email:** The email address for the individual adjuster

**Adjuster's fax:** The individual adjuster's fax number

#### **Agent's Information**

This section displays contact information for the agent through whom you purchased your TWIA insurance.

**Agency:** The name of the agency which employs your agent

**Agent:** Your agent's name

**Agency address:** The mailing address for the agency

**Agent's phone:** The main phone number for the agent or agency

**Agent's fax:** The fax number for the agent or agency

#### **Loss Payments**

The Loss Payments table displays information about payments that have been made and mailed to the insured. Please note that the information provided for payments is current as of 12:01 AM of the date indicated at the bottom of this screen. If the contents of a cell in this table are too big to fit into the cell, hold the mouse pointer over the text in the cell, and the full contents will appear in a box floating over the cell. The following is a brief description of each column displayed in the table:

**Issue Date:** This is the date when the check was printed. Checks are usually mailed on the day they are printed, but sometimes may be mailed on the following day

**Amt paid:** The amount of the payment

**Payment type:** TWIA tracks the following types of payments:

**LOSS:** payments for reimbursement of property damage claimed, including buildings and personal or business property

**RCC:** payments for reimbursement of recoverable depreciation

**ALE:** payments for Additional Living Expenses necessitated by covered damage to the insured property. These payments are made to policyholders who paid for Indirect Loss Coverage in addition to their basic premiums

**BI:** payments made for loss of business income as a result of covered damages. These payments are made only to commercial policyholders who paid premiums for a Business Income Coverage endorsement

**EEC:** Payments to a commercial policyholder for reimbursement of expenses incurred to minimize the loss of business income. These payments are made only to commercial policyholders who paid premiums for an Extra Expenses Coverage endorsement

**Check #:** Check number of the payment check

**Paid to the order of:** The name or names of the payees to whom the check was payable

**Mailed to:** This section shows the address where the check was mailed

If there are more than three payments in the table the system will display a page navigator below the table. Click on a page number to go to that page, or click on the single left or right arrow to move to the previous or next page.



### **Replacement Cost Depreciation**

This section displays information about the replacement cost depreciation holdback applicable to your claim. If no Replacement Cost Coverage (RCC) is applicable, the value displayed will be \$0.00. If your property is eligible for RCC, the amount displayed will be the difference between the depreciated value of the damaged item and its replacement cost. This amount is held back from the original loss payment, and released upon the receipt of the required documentation. For instructions on how to collect your holdback, you may click on the “Dwelling” (for a residential property) or “Commercial” (for a business property) link to the right of the RCC amount.

## Edit User Profile

The system allows you to edit your profile as follows:

1. From the Policyholder Home Page, click on the “Edit User Profile” link or on the picture of an address book.
2. In the User Profile change your first name, last name, and/or email address as desired. Note that if you change your email address, you must use the new email address the next time you log in.
3. Click on Save to save the changes, or on Cancel to cancel your changes.

Note: Changing the name in your profile does not affect your record at TWIA. If you need to change the name that appears on your policy, contact your agent for instructions.

## Change Password

The system allows you to change your password as follows:

1. From the Policyholder Home Page, click on the “Change Password” link or on the picture displaying letter dice.
2. In the Change Password dialog, enter your current password and the one to which you would like to change, and verify the new password by re-entering it in the “Verify password” field
3. Click on Save to save the changes, or on Cancel to cancel your changes.

## Policyholder Information

This link will take you to claims information.

1. From the Policyholder Home Page, click on the “Browse policyholder links” text, or click on the picture of a chain. The system will open a new window or tab with links to important claims information in the TWIA website.
2. Click on the link to the information you want to read.