

## IMPORTANT NOTICE FOR INSUREDS

Your Texas Windstorm Insurance Association (TWIA) policy covers direct physical loss to the covered property caused by windstorm or hail unless the loss is excluded in the Exclusions. In case of a loss, note the following:

**If a windstorm or hail loss occurs immediately notify your agent:**

- TWIA does not have insurance agents. Your insurance agent acts only on your behalf and has no right to act or speak on behalf of TWIA.
- Once your agent has filed your claim with TWIA, we will assign your claim to an independent claim-adjusting firm in your area.
- TWIA will send you a letter acknowledging your claim and give you the name of the adjusting firm.
- The adjuster will call you for an appointment to inspect the damaged property.
- If you have any questions before an adjuster has contacted you, contact the assigned adjusting firm.

**TEMPORARY REPAIRS**

Please make temporary repairs and dry-out/protect your property as quickly as possible after a loss to prevent further damage. Do not make permanent repairs, such as a roof replacement or asphalt patches until the adjuster has made an inspection. The adjuster needs to be able to see the damage and determine if it is from windstorm or hail.

Before tearing out, removing or covering over damaged property or debris, take pictures or videotapes if possible. Keep any damaged property until the adjuster sees it and approves of disposal.

Cover openings with a tarp or plastic to prevent additional water damage, and dry out water damaged/wet areas immediately.

If your loss is covered by the policy, reasonable costs for temporary repairs are covered, so be sure to keep invoices and receipts.

**You must provide the adjuster with the following information and documentation:**

- Proof of Loss: Within 91 days after the date of TWIA's claim acknowledgment, unless we extend the time in writing, you must submit a signed, sworn Proof of Loss form. The TWIA adjuster will provide you with this form.
- Inventory: If coverage is provided on your personal property (Dwelling policy) or Business Personal Property (Commercial policy), you must provide a detailed inventory of all damaged or destroyed personal property. Include a description and age of each item, their cost at the time of purchase and their estimated replacement cost today. Again, document with photos if necessary.
- Documentation: Provide information and documentation relating to the damage you claim or any other insurance claims you have made relating to the damage. This includes reports, estimates, invoices, receipts, photos, and videos.
- Other Claims: Provide information and documentation concerning any other water damage, structural damage and repairs you have had, whether due to plumbing leaks, flood, air-conditioning system leaks, foundation settlement, or other sources.

**The adjuster will report their findings to TWIA with their recommendations.**

- The final decision on your claim will be made by TWIA.
- If you are due a payment for your loss, a check will be issued and sent to you.

To qualify for insurance through TWIA, most permanent repairs must be inspected by a Texas Department of Insurance (TDI) inspector or by a Texas licensed professional engineer. The TDI inspection must verify compliance

with the building codes. The TDI inspector (or engineer) must inspect during the repair/replacement process and will issue a **WPI-8 certificate** when repairs are completed and meet the windstorm code. Please call your county's local Windstorm Inspection Office to make an appointment prior to beginning the repairs, but after materials are delivered to the worksite and the work has been scheduled. You can call 1-800-248-6032 or 512-322-2203 for more details and information about the inspection process or you can go to the TDI website at [www.tdi.state.tx.us/](http://www.tdi.state.tx.us/). Additional information regarding the Windstorm Inspection Program can be found there.

If you disagree with a decision on your loss, please advise and discuss with the adjuster and submit any additional information and documents you have that support your claim. You may appeal any act, ruling or decision made by TWIA by filing a complaint with the commissioner of insurance not later than the 30<sup>th</sup> day after the date of that act, ruling, or decision. A hearing, if requested, will be held in the county in which the insured property is located or in Travis County, whichever you choose. In addition, you may bring an action against the association in the county where your covered property is located or in a district court in Travis County. A person may not proceed under both remedies for the same act, ruling, or decision. (Refer to the Dispute Resolution section of your policy for more details.)

**NOTE:** This page is not a part of your policy and is not intended to be a complete description of all your rights and responsibilities under your policy. Refer to the provision "Duties After Loss" under the CONDITIONS section in your policy for specific policy requirements. This page is not intended to address every provision in your policy.