



MEMORANDUM

DATE: January 20, 2009
TO: All Agents
FROM: Randy Wipf
Vice President – Underwriting / Agent Services

RE: Repairs Made To Residential Dwellings Under TWIA Waiver Program

Please inform your clients who have residential dwellings insured under the TWIA waiver program that **ALL REPAIRS MUST BE DONE TO THE CURRENT CATASTROPHE AREA WIND CODE REQUIREMENTS AND WPI-8(s) MUST BE ISSUED FOR ALL REPAIRS, ADDITIONS, AND ALTERATIONS.**

Specifically the rules for the WPI-8 waiver stipulate that:

“Once accepted for coverage by TWIA, all subsequent additions, alterations, re-roofs, or other repairs on the subject property must comply with required windstorm code specifications and certification through acquisition of needed WPI-8(s) for the changes described above in order to remain insurable with TWIA.”

NOTE: As stated above, the TWIA waiver only exempts code deficiencies that existed PRIOR to application for coverage with TWIA. Those who suffered damage in Hurricane Ike, for example, that were insured by TWIA, need to make sure their repairs comply with the current catastrophe area wind code and that they secure WPI-8(s) to remain insurable with TWIA.

Texas Windstorm Insurance Association

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