



Reggie Warren
Claims Manager

SPECIAL NOTICE

TO ALL AGENTS WRITING T.W.I.A. POLICIES

The following GENERAL GUIDELINES FOR REPORTING LOSSES should be reviewed by all personnel in your office immediately. These instructions supersede all previous instructions. In the event of a major catastrophe, more detailed instructions will be furnished through your association, general bulletins by mail, all forms of the news media and the local municipal government.

1. Insureds should be told to report losses to their agents and all losses should be reported to Austin. T.W.I.A. will control all assignments. Ensure policy information and property location are complete.

2. Written Notice of Loss must be submitted by one of the following methods:

MAIL - Forward a fully completed CLAIMS REPORT (The Claims Reporting Copy of the policy), or a completed ACORD PROPERTY LOSS NOTICE to the Claims Department. Form must be legible and must show policy information on Fire, H.O., and Flood policies, including dates, amounts, and ALL endorsement numbers.

FAX - FAX the COMPLETED CLAIMS REPORT OR ACORD PROPERTY LOSS NOTICE to 512-899-4953. IF YOU FAX, FAX ONLY 1 TIME AND DO NOT USE COVER LETTER OR TRANSMITTAL SHEET AND DO NOT MAIL A COPY. Please feel free to use fax machine to report routine losses.

* HOWEVER, in the event of a MAJOR CATASTROPHE we ask that you do not use the FAX method of reporting EXCEPT in EMERGENCY SITUATIONS. We have found FAXING under those circumstances is far too slow. As soon as possible after the catastrophe, we will inform you of arrangements to be used in collecting your loss notices timely.

3. INSTRUCT insured to make temporary repairs ONLY to protect property prior to inspection by the T.W.I.A. adjuster. WARN insured that permanent repairs such as roof replacement before inspection by the T.W.I.A. adjuster, could and probably will result in a complete denial of the claim.

4. ALERT insured not to rely on an inspection by the Texas Department of Insurance (T.D.I.) Windstorm Inspector to satisfy our requirement of inspection by a T.W.I.A. adjuster. The TDI Windstorm Inspector has no authority to determine or verify the damage in the insurance claim.

5. We will try to expedite the handling of "emergency situations" if you will alert us on the loss notice. When we take this extra effort however, we expect to find a true emergency.

6. In a catastrophe, the Single Adjuster Program may be implemented. **IT IS CRUCIAL** that agents are aware of this and make certain that loss notices are forwarded to the correct place. Specific instructions will be provided by T.W.I.A.

Please take the time NOW to familiarize your staff with these requirements. It will save you considerable time and expense in calling our office for instructions at a critical time.

REMEMBER, these instructions will remain the same in a MAJOR CATASTROPHE, but our method of collecting the Loss Notices will change. You will be fully informed shortly after we have an opportunity to survey the damaged area and determine the best method for us to collect the loss notices in the least amount of time.

CLAIM DEPARTMENT

Texas Windstorm Insurance Association

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