

Minimum Policy Eligibility Criteria

General Guidelines *(apply to all applications)*

Below are conditions that must be met in order for an application to be issued. These are not inclusive; please contact TWIA Underwriting if you have a question regarding a specific policy or scenario.

- Replacement Cost Estimator
 - Where required, a replacement cost estimator must be submitted with:
 - All new business applications
 - Renewal applications where:
 - Coverage amount is changing
 - 5 years have elapsed since the last time a replacement cost calculation was submitted
 - Information within the replacement cost estimator must match the application
 - Replacement cost must be calculated through our MSB account
- Amount of insurance must comply with the coinsurance requirement
- A complete premium finance agreement or TWIA Form 151-A
- Clearly defined structure occupancy status
- Valid agency status
- Required Certificates of Compliance (WPI-8)
 - Applicant must qualify for coverage through eligibility program (e.g. WPI-8 Waiver)
 - WPI-8 must either be on file with TDI or other eligibility program was requested
 - Location address on WPI-8 must match location address on application
- Supporting documentation must be submitted for superior construction requests
- Policyholders must have no outstanding balances on expiring or expired policies

Commercial Guidelines *(in addition to General Guidelines)*

Commercial Applications

- Complete information regarding Business Interruption (e.g. Daily Limit)

Builder's Risk Applications

- Photograph of site must be submitted with application
- Supporting documentation must be submitted for Fire Resistive (FR) or Semi-Fire Resistive (SFR) construction requests

Manufactured Home Guidelines *(in addition to General Guidelines)*

- Photograph of structure must be submitted with application
- Required tie down inspection form (MH-96 or Form T) must be submitted with renewal application

Applications not issued

General Guidelines *(apply to all applications)*

Below are possible reasons an application would not be issued. These reasons are not inclusive; please contact TWIA Underwriting if you have a question regarding a specific policy or scenario.

- Uninsurable property
 - E.g. TWIA paid claim and application received without evidence of new WPI-8
 - E.g. Uninsurable physical condition
- Risk location:
 - In the Coastal Barrier Zone (COBRA) and built after expiration of grandfathered date
 - Outside of TWIA Coverage area
- Prior TWIA Policy Cancellation:
 - Cancelled due to missing information and new application submitted without requested information
 - Policy subject to the 180-day or 90-day Minimum Earned Premium and outstanding balance not paid or submitted with new application
- TWIA receipt of non-sufficient funds check while application is under binder

Manufactured Home Guidelines *(in addition to General Guidelines)*

- New business application submitted without tie down inspection form (MH-96 or Form T)
- Manufactured home manufactured on or after September 1, 1997 must be designated as Zone II on the tie down inspection form (MH-96 or Form T)
 - NOTE: This is not applicable for manufactured homes located within Harris County; Harris County is designated as Zone I.
- Coverage requested for a travel trailer (not insurable through TWIA)