



TEXAS WINDSTORM
INSURANCE ASSOCIATION

IMPORTANT NOTICE OF CONTRACT CHANGE TWIA POLICY

An Amendatory Endorsement is being added to all TWIA Dwelling and Commercial Policies. This Amendatory Endorsement changes the **COVERAGES** section, **PROPERTY NOT COVERED**. Unless specifically described in the Declarations, "Storm Doors" are not covered by the TWIA policy.

To be eligible for coverage, the storm door must meet building code requirements as outlined in the Texas Insurance Code Chapter 2210, Texas Administrative Code and TWIA Plan of Operation.

NOTIFICACIÓN IMPORTANTE DE CAMBIO DE CONTRATO PÓLIZA DE TWIA

Se está agregando una **reforma enmendatoria** a todas las pólizas residenciales y comerciales de TWIA. Esta reforma enmendatoria cambia la sección de las **COBERTURAS**, de la **PROPIEDAD NO CUBIERTA**. A menos que haya sido descrito específicamente en las declaraciones, las "Puertas contra tormentas" no están cubiertas bajo la póliza de TWIA.

Para ser elegible para la cobertura, la puerta contra tormentas debe cumplir con los requerimientos del código de construcción según lo indica el Capítulo 2210 del Código de seguros del estado de Texas (Texas Insurance Code Chapter 2210) y el Plan de operaciones de TWIA.

Texas Windstorm Insurance Association
Windstorm and Hail

Amendatory Endorsement

COVERAGES, PROPERTY NOT COVERED is amended to add storm doors as follows:

- 1. Unless specifically described in the Declarations, we do not cover:**
- a. Animals;
 - b. Motor or engine propelled vehicles or machine designed for movement on land, including attached machinery or equipment. However, we do cover such vehicles which are not subject to motor vehicle registration, while located in a fully enclosed building, and are:
 - (1) Devices and equipment for assisting the handicapped;
 - (2) Lawn and garden equipment not exceeding 18 horsepower;
 - (3) Golf carts;
 - (4) Vehicles or machines use for recreational purposes while located on the described location;
 - (5) Fork lifts.
 - c. Aircraft meaning any device used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
 - d. Watercraft, including outboard motors and furnishings or equipment. However, we do cover watercraft, including outboard motors and furnishings or equipment, while located on land, in a fully enclosed building, on the described location;
 - e. Wharves, docks, piers, boathouses, bulkheads or other structures located over or partially over water and the property in or on it;
 - f. Radio or television towers, antennas and satellite signal receiving equipment, windmills, wind chargers, and outside erected signs;
 - g. Metal smokestacks, except when securely fastened to walls of a masonry building;
 - h. Greenhouses and cloth awnings;
 - i. Metal screen enclosures and their contents;
 - j. Manuscripts, bullion, records and books of records (except for their physical value in the blank);
 - k. Customers goods in laundries, cleaning, or pressing establishments;
 - l. Storm doors.

Endorsement No: TWIA 801 - Amendatory Endorsement (Commercial Policy)
Effective: 4/1/2016

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