



# TWIA Claims Worksheet

Use this checklist to work through the TWIA claims process

- Review your TWIA policy and endorsements before filing a claim - know what is and is not covered.**  
Remember: TWIA does not cover storm surge/flood damage, and flood insurance (administered separately through the National Flood Insurance Program) does not cover wind damage.
- Assess property damage and document it with pictures/videos.**  
Please note that you may file a claim before assessing your property for damage.
- Make temporary repairs to protect your property. Save receipts.**  
If your loss is covered by the policy, reasonable costs for temporary repairs may be covered.
- Have your TWIA policy number, best contact information, and property damage details handy.**  
My TWIA Policy Number: \_\_\_\_\_
- File your claim:**
  - Visit [www.twia.org/claimscenter](http://www.twia.org/claimscenter)
  - Call 800-788-8247
  - Contact your agent
- A TWIA representative will call you to discuss your claim and next steps.**  
Check claim status by visiting [www.twia.org/claimscenter](http://www.twia.org/claimscenter) or calling 800-788-8247 (select Option 1, then Option 2).
- Do NOT make permanent repairs until an assigned TWIA adjuster or representative has contacted you and provided approval.**  
If an inspection is required, the adjuster needs to be able to see the interior and exterior damage in order to recommend an accurate claim resolution.
- If you are due a payment for your loss, a check will be promptly issued and sent to you.**  
You may also receive advance payments while the claims process is ongoing.
- Be wary of out-of-state contractors who show up at your door unexpectedly.**  
Verify that the contractor is licensed, insured, and registered with your city, if applicable. Always check references.
- Understand local windstorm building code requirements for your area when making repairs.**  
Qualifying improvements need a Certificate of Compliance (WPI-8 or WPI-8-C) to maintain eligibility with TWIA. The Texas Department of Insurance (TDI) manages certification for ongoing improvements and TWIA manages certification for completed improvements. To learn more:
  - TDI Windstorm Inspection Program: [www.tdi.texas.gov/wind](http://www.tdi.texas.gov/wind), 800-248-6032, [windstorm@tdi.texas.gov](mailto:windstorm@tdi.texas.gov)
  - TWIA: [www.twia.org/windstorm-certification](http://www.twia.org/windstorm-certification), 800-231-5360, [agentservices@twia.org](mailto:agentservices@twia.org)