



# TWIA inspected my property

## What's next?

Date:

Claim Number:

## The Next Step

The field adjuster just inspected your property and you're wondering what comes next. There are many steps TWIA takes to see your claim through to completion. There are steps you, the policyholder, can take to help ensure a timely resolution. Be prepared to participate in the claims process — use this brochure to help.

### Policyholder Participation in the Claims Process

We rely on you to show and tell us about the damage you have suffered. Telling us about the damage you see, along with what our field adjuster finds, will help us understand your claim. The estimate we get from the field adjuster is just a starting point, and can change based on any additional information you provide us.

### Understanding Your Policy

Understanding your policy will help you make informed decisions and better prepare you to navigate the claims process. Knowing the amount of your deductible and which endorsements you have is especially helpful. Your agent can be a valuable resource to help you understand your insurance policy coverage. For example, while our policies allow us to pay to remove trees fallen on covered structures, they do not allow us to pay for downed trees that did not fall onto covered structures.

## Contact Us

Visit us online:

[www.twia.org](http://www.twia.org)

Register to use Claims Center:

[www.twia.org/claimscenter/register](http://www.twia.org/claimscenter/register)

Learn about TWIA claims:

[www.twia.org/claimscenter](http://www.twia.org/claimscenter)

Call us:

**(800) 788-8247**

Mailing address:

**P.O. Box 99090**

**Austin, TX 78709-9090**

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## Who You Will Work With

### Field Adjusters: Inspect your property and create reports and estimates

The TWIA field adjuster is a state-licensed property adjuster who has also received TWIA training. They will inspect your property and take photos of damaged and undamaged areas. Based on their documentation, they will prepare damage estimates and send those reports to TWIA. They are only there to obtain information about your property's damage. They cannot make any decisions on your claim. Any questions about your claim should be directed to a TWIA claims examiner. Learn more about how TWIA estimates repair costs at [www.twia.org/claimscenter/estimates](http://www.twia.org/claimscenter/estimates).

#### Other Experts

We may also send engineers or other experts to inspect your property. These experts help TWIA answer more complicated questions about the damage and repairs to your property. The experts provide us with information about what caused the damage, the extent of the damage, and the ways to repair it. This helps us determine what damage is and isn't covered and how much the repairs or replacement will cost.

#### Field adjusters are authorized to:

- ✓ Inspect, document, and photograph your property
- ✓ Create reports and estimates

#### Field adjusters are not authorized to:

- ✗ Confirm or deny coverage
- ✗ Declare total losses
- ✗ Recommend contractors for temporary or permanent repairs

### Claims Examiners: Your primary contact person for your claim

A TWIA claims examiner is a trained professional licensed by the State of Texas. TWIA claims examiners resolve your claim and are your primary TWIA contact.

TWIA claims examiners review the field adjuster's report and estimates along with weather reports and any additional documents. It is the claims examiner's job to determine what is and what is not covered by your policy. A claims examiner will contact you to discuss your claim, issue any payment due, and answer any of your questions.

You may work with more than one claims examiner because our staff works as a team to help your claim and everyone else's move quickly. You can communicate with a claims examiner using our online Claims Center at [www.twia.org/claimscenter](http://www.twia.org/claimscenter). If you experience issues using Claims Center, you can call us at (800) 788-8247 or email [claims@twia.org](mailto:claims@twia.org) (include your claim number in the subject line). Communicating with us by phone or email may result in slower response times.





## Estimates and Documentation

Even though the field adjuster prepared an estimate of the cost to repair or replace your property, it is still important to request your own estimates from qualified contractors. You are encouraged to request line item estimates that break down and show labor and material costs (rather than a single cost or lump sum estimate). Send us any estimates you receive from contractors you are working with for our review. TWIA will compare your estimate with our own and issue supplemental (additional) payments if warranted. Learn more about supplemental payments at [www.twia.org/claimscenter/supplemental-payments](http://www.twia.org/claimscenter/supplemental-payments).

**Do NOT repair, replace, or dispose of any damaged items before first discussing it with a claims examiner.** Before any repair work begins, walk around your property and take photos of the damage. Sometimes you may find something that you weren't aware of before, and it helps us process your claim more quickly if we see your documentation. It also helps to take a personal property inventory — write down what you have and what is damaged. You can find a form to use online at [www.twia.org/claimscenter/repairs](http://www.twia.org/claimscenter/repairs), along with more things to consider during the repair process.

You can upload your detailed estimates from contractors and any additional documentation to our online Claims Center at [www.twia.org/claimscenter](http://www.twia.org/claimscenter). If you experience issues using Claims Center, you can email documents to [claims@twia.org](mailto:claims@twia.org) (include your claim number in the subject line); communicating with us by email may result in slower response times. For the sake of security and efficiency, only policyholders — not their contractors — should email information and documents to TWIA.

### Additional Living Expenses (ALE)

ALE is additional coverage you may have purchased with the TWIA policy for your primary residence. ALE is not available for secondary residences. If you are not able to live in your house because of damage caused by wind or hail, ALE reimburses you for additional necessary and reasonable costs for housing and other needs. The ALE endorsement helps you maintain a normal standard of living. It is critical to save all receipts associated with your ALE expenses and submit them to a claims examiner. Learn more about ALE at [www.twia.org/claimscenter/additional-living-expenses](http://www.twia.org/claimscenter/additional-living-expenses).

### You Only Need One Claim

If you find additional damage from the same storm, contact us. You do not need to open a new TWIA claim. If you have already filed a claim with us we will add the newly discovered damage to your claim.

## What to Expect from TWIA

Within 60 days of receiving your claim and all information that has been requested from you, TWIA is required to make a decision on your claim and send you a letter stating the

decision. The amount of time it takes us to complete this process for you depends, in part, on how much information you provide us. We make decisions as quickly as possible and you can typically see a result sooner than 30 days. The decision letter we send to you will be titled either: Notice of Claim Acceptance, Notice of Claim Denial, or Notice of Claim Acceptance in Part and Denial in Part. **Read this letter in full as it explains how TWIA reached its decision.**

A claims examiner will contact you and let you know of TWIA's decision on your claim. If we determine you have damage covered by your TWIA policy, you will either receive a check from us or a notification that the cost to repair or replace the damaged property is less than your deductible and there will be no claim payment.

## If You Disagree with TWIA

### Talk with TWIA —We Will Work with You

Please contact TWIA if you believe our claim assessment is not enough to repair or replace damage to your covered property. We will work with you to address any needs you have and try to provide a timely resolution. We will also try to help you avoid incurring any out-of-pocket or additional costs. Contact TWIA so we may consider any new information that could support supplemental payments. Learn more at [www.twia.org/claimscenter/supplemental-payments](http://www.twia.org/claimscenter/supplemental-payments).

It is important to understand the deadlines related to the appraisal process (see next section) even if you are still working with TWIA to resolve disagreements about your claim.

### Appraisal

Appraisal is a formal process to handle disputes about the amount TWIA will pay for your claim. Unless otherwise stated by TWIA or the Texas Department of Insurance (TDI), the deadline to request appraisal on the actual cash value amount of your claim (i.e., the covered item's current market value, used to determine your first claim payment amount) is 60 days from the date you receive your notice letter. If you have replacement cost coverage, you will have additional time to request appraisal. That timeline will be included in your notice letter.

To preserve your right to appraisal, this process is automatically activated if you notify TWIA that you disagree with our assessment of the covered portion of your claim. This does not mean you have to go through the appraisal process, but that you will have the option to in the future. You can start this process by having a discussion with your claims examiner or sending TWIA a message through Claims Center with details about what you are disputing. If you are unable to use Claims Center, you can email [claims@twia.org](mailto:claims@twia.org) with your claim number in the subject line. Communicating with us by email may result in a slower response time. Each of these options will help document the time when you make the request.



## After the Check Arrives

### Cash Your Check

Even if you believe your claim payment is not enough to pay for the repair or replacement of your covered property, you should go ahead and cash the initial check right away. Cashing your check does not mean you agree your claim is final. Any additional claim payments will be mailed to you as a supplement to your first payment.

### Proof of Deductible Payment

Texas law and TWIA policies require policyholders to submit proof they paid the deductible applicable to their claim before any withheld recoverable depreciation is paid (see next paragraph). Proof of payment can be in the form of a cancelled check, money order receipt, credit card statement, or a copy of an executed installment plan contract or other financing arrangement that requires full payment of the deductible over time.

**Recoverable depreciation** is the difference between a property's replacement cost value (i.e., the cost to replace it with a similar new product) and its actual cash value (i.e., the replacement cost value minus depreciation). For policies with replacement cost coverage (provided by endorsements TWIA-802 and TWIA-164), TWIA claims are paid in at least two parts: first the actual cash value and then the recoverable depreciation after repairs or replacement is completed. Visit [www.twia.org/claimscenter/factors-impacting-payments](http://www.twia.org/claimscenter/factors-impacting-payments) to learn more.

### Mortgage Company

Mortgage companies generally require homeowners to carry property insurance. Due to their financial interest in an insured property, they may require that the policy name them. As a result, the mortgage company may be named on your claim payment check. Every mortgage company follows different guidelines on how to process these checks, so contact your mortgage company right away to find out how to endorse and process your claim payment check. Visit [www.twia.org/claimscenter/mortgage-company](http://www.twia.org/claimscenter/mortgage-company) for instructions on what to do if the wrong company is on your check.

### Certificates of Compliance

Many property repairs will require a Windstorm Certificate of Compliance (WPI-8/WPI-8-E) to remain eligible for TWIA coverage. The Texas Department of Insurance (TDI) oversees the Windstorm Certification Program and issues all Certificates of Compliance. To find out if your repairs or improvements require an inspection, call TDI at (800) 248-6032. For more information and links to resources on the TDI website visit [www.twia.org/windstorm-certification](http://www.twia.org/windstorm-certification).

## To-Do List: Your TWIA Claim

- Prepare to participate in your claims process and carefully read any correspondence from TWIA. The claim assessment letter will be titled: Notice of Claim Acceptance, Notice of Claim Denial, or Notice of Claim Acceptance in Part and Denial in Part.
- Take photographs or video of all damage and create an inventory of your damaged personal property.
- Document additional living expenses (see page 3), saving all receipts.
- Check to see if your mortgage company is listed on your policy and if it is correct. If not, talk to your agent to get it changed.
- Learn how to protect yourself from insurance fraud at [www.twia.org/claimscenter/fraud](http://www.twia.org/claimscenter/fraud).
- Request detailed estimates from contractors and select the one best suited for your repairs.
- Check with your contractor for necessary building permits and Certificates of Compliance (WPI-8/WPI-8-E).
- If you disagree with TWIA's assessment of your claim, upload your contractor estimates and any additional documentation online at [www.twia.org/claimscenter](http://www.twia.org/claimscenter).

Disclaimer:

This document is intended for educational purposes only and does not supersede your policy contract. Every claim is evaluated on its own merits and it is possible your particular claim could be handled differently.

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