



# TWIA inspected my property

## What's next?

Date:

Claim Number:

Recovering after a catastrophic storm can be a long and stressful process. TWIA is here to help you recover from wind and hail damage you have suffered. TWIA will pay you for your covered damage; all we need is documentation. Help us to pay you.

### 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.

### Your Role in the Claims Process

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

### 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 insurance agent can be a valuable resource to help you understand your 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 the removal of downed trees that did not fall onto covered structures.

## Contact Us

Visit us online:

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

Learn about TWIA claims:

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

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

TWIA field property adjusters are licensed by the state of Texas and have received TWIA training. They inspect your property and take photos of damaged (and undamaged) areas. Based on this documentation, they will prepare damage estimates and then 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/claims/estimates](http://www.twia.org/claims/estimates).

#### 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 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 review the field adjuster's report and estimates as well as weather reports and any additional documents. It is the claims examiner's role to verify that reported damage is or is not covered by your policy. A claims examiner will contact you to discuss your claim, issue any payment due, and answer your questions. You may work with more than one claims examiner. TWIA staff works as a team to help resolve claims more quickly.

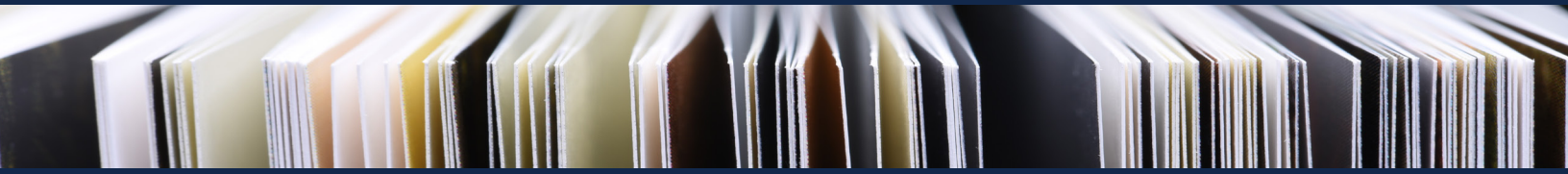
TWIA claims examiners work to resolve your claim and are your primary TWIA contact. You can communicate with a claims examiner using our online Policyholder Portal at [www.twia.org/claims](http://www.twia.org/claims). If you experience issues using the Policyholder Portal, you can call us at (800) 788-8247 or email [claims@twia.org](mailto:claims@twia.org) with your claim number in the subject line. Communicating with us by phone or email may result in slower response times.

### Other Professionals

We may also send engineers or other claims professionals to inspect your property. These experts help TWIA answer more complicated questions about the damage and repairs to your property. They 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 may be covered and how much the repairs or replacement may cost.







## 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 obtain your own estimates from qualified contractors. You should request line item estimates that break down and show labor and material costs rather than a single cost or lump sum estimate. Send your claims examiner any estimates you receive from contractors you are working with for TWIA to review. TWIA will compare your estimate with our own and may issue supplemental payments if warranted. Learn more about supplemental payments at [www.twia.org/claims/supplemental-payments](http://www.twia.org/claims/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 this documentation helps us process your claim more quickly. A personal property inventory form itemizes what you have and what is damaged. A form to use online is found at [www.twia.org/claims/repairs](http://www.twia.org/claims/repairs).

You can upload your detailed estimates from contractors and any additional documentation to your Policyholder Portal account. Log in at [www.twia.org/claims](http://www.twia.org/claims). You may also email your documentation to [claims@twia.org](mailto:claims@twia.org) with your claim number in the subject line. Only policyholders – not their contractors – should email information and documents to TWIA.

## Additional Living Expenses (ALE)

ALE is additional coverage you may have purchased as an endorsement to 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 covered by your policy, ALE reimburses you for additional necessary and reasonable increases above your normal living expenses. It is critical to save all receipts associated with your ALE expenses and submit them to TWIA for reimbursement. Learn more about ALE at [www.twia.org/claims/additional-living-expenses](http://www.twia.org/claims/additional-living-expenses).

## Amending Your Claim

If you find additional damage from the same storm once your initial claim has been adjusted, contact us. You do not need to open a new TWIA claim. If you have already reported a claim to us we will add the newly discovered damage to your existing claim.

## What to Expect from TWIA

Within 60 days of receiving your claim and all requested information, 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 may 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 also 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 estimated 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

TWIA wants to pay you every penny you are owed on a claim. Please contact TWIA if you believe our claim assessment is not enough to repair or replace covered damage to your property. We will work with you to address any needs you have and to provide a timely resolution. Contact TWIA so we may consider any new information that could support supplemental payments. Learn more at [www.twia.org/claims/supplemental-payments](http://www.twia.org/claims/supplemental-payments).

### 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.

It is important to understand the deadlines related to the appraisal process even if you are still working with TWIA to resolve disagreements about your claim. 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 that option in the future. You can start this process by having a discussion with your claims examiner or sending TWIA a message through the Policyholder Portal with details about what you are disputing. If you are unable to use the Policyholder Portal, you can email [claims@twia.org](mailto:claims@twia.org) with your claim number in the subject line.



## Receiving Your Claims Payment

### Cash Your Check

Cash your claim payment check right away, even if you believe your claim payment is not enough to pay for the repair or replacement of your covered property. Cashing your check does not mean your claim is final. Any additional claim payments will be issued as a supplement to your first payment.

### Proof of Deductible Payment

Texas law requires policyholders to submit proof they paid their deductible before any recoverable depreciation is paid.

**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/claims/factors-impacting-payments](http://www.twia.org/claims/factors-impacting-payments) to learn more.

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.

### Mortgage Company

Your mortgage company may be named on your claim payment check if they are a lienholder on your property. Contact your mortgage company to find out how to endorse and process your claim payment check. Visit [www.twia.org/claims/mortgage-company](http://www.twia.org/claims/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. TDI administers the Windstorm Certification Program and issues all Certificates of Compliance. To find out if your repairs or improvements require a certificate, call TDI at (800) 248-6032. For more information 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 all correspondence from TWIA.
- ☐ Track the progress of your claim, communicate with your claims team, and upload any additional documentation online in the Policyholder Portal at [www.twia.org/claims](http://www.twia.org/claims).
- ☐ Take your own photos or video of damage and inventory your damaged personal property.
- ☐ If you have the Additional Living Expenses (ALE) endorsement, document ALE expenses and save all receipts. (see page 3)
- ☐ Check if your current mortgage company is listed on your policy. If not, talk to your agent to get it corrected.
- ☐ Learn how to protect yourself from insurance fraud at [www.twia.org/claims/fraud](http://www.twia.org/claims/fraud).
- ☐ Request detailed repair estimates from trusted local contractors.
- ☐ Find out if your repairs or improvements require a Windstorm Certificate of Compliance (WPI-8/WPI-8-E) by calling TDI at (800) 248-6032.

Disclaimer:

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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.