# TWIA Guides Timeline For a Residential Hurricane Claim\*

After a hurricane damages their property, we know policyholders want their claims handled as swiftly as possible. Although factors like power outages, widespread damage, or logistical issues may extend our typical timelines, **below are approximate timeframes for a TWIA claim after a storm.** 

### Step 1. Policyholder Reports Claim to TWIA.

## 2 to 5 Days Later

Step 2. Field Adjuster Calls Policyholder and Schedules Inspection.

7 to 14 Days Later

Step 3. Property Inspection Takes Place.

### 3 to 5 Days Later

Step 4. Field Adjuster Sends Inspection Report to TWIA. The claims examiner team reviews all information, images, reports, repair estimates provided by the policyholder, and any other documentation in order to make a claim determination. Claims Deadlines To Know

Policyholders have **one year** from the date the property was damaged to report a TWIA claim.

After receiving all the requested information from the policyholder, TWIA has **60 days** to investigate and notify the policyholder if it will accept or reject the claim.

TWIA has **10 days** to pay a claim after it has accepted coverage for a claim and the policyholder has provided all requested materials.

## 7 to 10 Days Later

Step 5. TWIA Makes the Determination on the Claim and Notifies Policyholder. Policyholder will receive a call from the TWIA claims examiner team and receive formal notification of the claim determination in accordance with the policyholder's contact preference.

#### For More Information

**Approximately 3 to 4 Weeks** 

Learn more about how to report a claim or for more info on TWIA claim payments, visit: www.twia.org/claims

\*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 and take longer.

Register for the Policyholder Portal, visit www.twia.org/claims, or Scan this QR code:



