



## Making a Coverage Change on a TWIA Policy

This job aid demonstrates the steps needed to make a coverage change on a TWIA policy.

1. Locate the policy that needs updating. Click on “Change Policy.”

Account: Michelle Scott  
Residential (TWRD01...)  
Scheduled

Summary | Contacts | 0 Open Activities | 0 Notes | 6 Documents | 0 Claims | Billing | Commission

Change Policy | Cancel Policy | Privacy Policy

2. Enter the effective date of the change and then click on “Next.”

Account: Michelle Scott  
Dwelling and Personal Property (TWRD0100193262) - Policy Change (0014420012)

Effective Date

\* Policy Change Effective Date: Mar 7, 2025

Cancel | Next

3. Fill in the Policy Change description (this job aid illustrates a deductible change) and select “Next.”

Account: Michelle Scott  
Dwelling and Personal Property (TWRD0100193262) - Policy Change (0014420012)

Policy Details

\* Policy Change Effective Date: Mar 7, 2025

Policy Period: 03/07/2025 - 03/07/2026

Policy Change Description: deductible change

Primary Named Insured: Michelle Scott

Cancel | Previous | Next



#### 4. Select "Next."

Account: Michelle Scott

### Dwelling and Personal Property (TWRD0100193262) - Policy Change (0014420012)

**Address of Property to be Insured**

Address Line 1	2420 Malaga
Address Line 2 (Apt/Bldg/Suite)	-
Address Line 3	-
County	Galveston
City	League City
State	Texas
ZIP Code	77573

**Location Details** >

**Dwelling Details** >

**Primary Policy Details** >

Cancel Previous **Next**

#### 5. Select "Next."

Account: Michelle Scott

### Dwelling and Personal Property (TWRD0100193262) - Policy Change (0014420012)

**Construction Details**

Year Built: 2013

\* Condition of Dwelling: Excellent

Construction Type: Brick or Stone Veneer

Number of Stories: 2

Living Area Square Footage: 4,200

Garage: Attached Garage - 3 Car

Foundation Type: Slab

**Roof Details** >

**Additional Construction Details** >

**Insure/Address** >

Cancel Previous **Next**



6. Since this policy change is for a change in deductible, select the drop-down menu and choose 2%.

**Policy Change**

Effective Date  
Policy Details  
Property Details  
Construction  
**Quote**  
Additional Information  
Billing/Coverage Summary  
Payment Details

### Dwelling and Personal Property (TWRD0100193262) - Policy Change (0014420012)

Quote

Please select coverage options and click the "Calculate Premium" button to quote this PolicyChange.

\$0.00

[Calculate Premium](#)

#### Property Coverages

Structure

Estimated Replacement Cost: 199,000  
Estimated Actual Cash Value: 111,000

\* Limit: 250,000  
Valuation Method: Replacement Cost  
\* Coverage Type: Wind and hail  
\* Deductible: 2%

Personal Property

\* Limit: 250,000  
\* Valuation Method: Replacement Cost  
\* Coverage Type: Wind and hail  
\* deductible: 1% (\$100 min)

#### Additional Property Coverages

TWIA 305 Replacement Cost Coverage-B (Personal Property)  
 TWIA 402 Replacement Cost Coverage-A (Dwelling)  
 TWIA 412 Extension of Coverage: Increased Cost of Construction

#### Indirect Loss Coverages

TWIA 311 Additional Living Expense  
 TWIA 321 Wind Driven Rain  
 TWIA 331 Consequential Loss

Exclusions and Conditions



7. Verify the information returned (i.e., that the 2% deductible is showing) and then select “Calculate Premium.”

Account: Michelle Scott

### Dwelling and Personal Property (TWRD0100193262) - Policy Change (0014420012)

Quote

Please select coverage options and click the 'Calculate Premium' button to quote this Policy Change.

Total Annual Premium	Current Premium	Adjusted Premium	Premium Difference
\$5,270.00	\$6,684.00	\$5,270.00	-\$1,414.00

[Calculate Premium](#)

#### Property Coverages \$6,485.00

- Structure (Premium: \$5,655.00)
  - Estimated Replacement Cost: 149,033
  - Estimated Actual Cash Value: 711,581
  - Limit: 750,000
  - Valuation Method: Replacement Cost
  - Coverage Type: Wind and Hail
  - Deductible: 2%
- Personal Property (Premium: \$830.00)
  - Limit: 250,000
  - Valuation Method: Replacement Cost
  - Coverage Type: Wind and Hail
  - Deductible: 2% (\$100 min)

#### Additional Property Coverages \$319.00

- TWA-365 Replacement Cost Coverage B (Personal Property) (Premium: \$319.00)
- TWA-802 Replacement Cost Coverage A (Dwelling) (INCLUDED)
- TWA-431 Extension of Coverage - Increased Cost of Construction

#### Indirect Loss Coverages \$702.00

- TWA-311 Additional Living Expense (INCLUDED)
- TWA-321 Wind Driven Rain (INCLUDED)
- TWA-331 Consequential Loss (INCLUDED)

#### Exclusions and Conditions \$0.00

#### Credits and Surcharges -\$2,236.00

- Building Code Credit - Personal Property: -\$194.00
- Building Code Credit - Dwelling: -\$2,042.00

[Continue](#)



8. Please note increasing the deductible to 2% results in a premium credit. Select "Continue."

Account: Michelle Scott

### Dwelling and Personal Property (TWRD0100193262) - Policy Change (0014420012)

Quote

Please select coverage options and click the 'Calculate Premium' button to quote this PolicyChange.

Total Annual Premium	Current Premium	Adjusted Premium	Premium Difference
\$5,270.00	\$6,684.00	\$5,270.00	-\$1,414.00

[Calculate Premium](#)

#### Property Coverages \$6,485.00

Structure (Premium: \$5,655.00)

Estimated Replacement Cost

Estimated Actual Cash Value

\* Limit

Valuation Method

\* Coverage Type

\* Deductible

Personal Property (Premium: \$830.00)

\* Limit

\* Valuation Method

\* Coverage Type

\* Deductible

#### Additional Property Coverages \$319.00

TWIA-365 Replacement Cost Coverage B (Personal Property) (Premium: \$319.00)

TWIA-802 Replacement Cost Coverage A (Dwelling) (INCLUDED)

TWIA-431 Extension of Coverage - Increased Cost of Construction

#### Indirect Loss Coverages \$702.00

TWIA-311 Additional Living Expense (INCLUDED)

TWIA-321 Wind Driven Rain (INCLUDED)

TWIA-331 Consequential Loss (INCLUDED)

#### Exclusions and Conditions \$0.00

#### Credits and Surcharges -\$2,236.00

Building Code Credit - Personal Property	-\$194.00
Building Code Credit - Dwelling	-\$2,042.00

[Continue](#)



## 9. Select "Next."

The screenshot shows the 'Additional Information' screen for a 'Dwelling and Personal Property (TWRD0100193262) - Policy Change (0014420012)'. The left sidebar contains navigation options: Policy Change, Effective Date, Policy Details, Property Details, Construction, Quote, Additional Information (selected), Mailing/Coverage Summary, and Payment Details. The main content area is titled 'Additional Information' and includes a section for 'Additional Named Insureds' with an 'Add' button. Below this is a table with columns for 'NAME' and 'RELATIONSHIP TO PRIMARY/SECOND INSURED', with a note 'No items found'. There are also sections for 'Additional Interests' and 'Upload Documents'. At the bottom, there are 'Cancel', 'Previous', and 'Next' buttons.

## 10. Select "Next."

The screenshot shows the 'Mailing/Coverage Summary' screen for the same policy change. The left sidebar is the same as in the previous screenshot. The main content area is titled 'Mailing/Coverage Summary' and includes a 'Mailing Address' section with a note: 'The address you entered has been updated to follow ZIP standards.' Below this are input fields for 'Address Line 1', 'Address Line 2', 'Address Line 3', 'City', 'State', 'ZIP Code', and 'Country'. There are also fields for 'Email', 'Primary Phone', 'Secondary Phone', 'Work Phone', and 'Cell Phone'. At the bottom, there is a 'Policy Changes' section with 'Dwelling' and 'Personal Property' details. At the bottom right, there are 'Cancel', 'Previous', and 'Next' buttons.

11. On the Payment Details screen, a balance is not due. Increasing the deductible resulted in a premium credit. If a balance due was showing, the available payment options for this type of payment include EFT, E-check or Invoice. EFT and e-Check will pay the premium electronically in real time. You will not see EFT as an option if your agency is not enrolled in the program or you were not given permission by your agency to use EFT. If you would like to sign up for EFT, please complete the following form: [EFT Authorization Form](#).

The screenshot shows the 'Payment Details' screen for the same policy change. The left sidebar is the same as in the previous screenshots. The main content area is titled 'Payment Details' and includes a table with columns for 'Change in Premium', 'Policy Change Effective Date', 'Policy Period', and 'Payment Plan'. The 'Change in Premium' is listed as '-\$1,424.49', the 'Policy Change Effective Date' is '3/7/2025', the 'Policy Period' is '3/31/2025 - 3/31/2026', and the 'Payment Plan' is 'TWA FullPay'. Below the table, there is a note: 'The premium credit will be debited against the policy's remaining scheduled premium. Please see scheduled amounts. The premium credit will be reflected.' At the bottom, there are 'Cancel', 'Previous', and 'Next' buttons.



12. A Confirm Transaction message will appear. If you wish to continue with the change, select "Yes."



13. This screen acknowledges the change request has been received and confirmed by TWIA Underwriting. If you click on "View Policy" it will take you back to the policy screen. You can also navigate to the Policy Billing Page, view the Policy Change Details or exit the system.

