



Please read!

Packet Guide

Important information about your TWIA insurance is in this packet.

This is the new TWIA policy renewal packet. Recently, we mailed you a postcard announcing two important changes to how TWIA provides wind and hail insurance. This renewal packet represents both changes:

Change 1. There is a new policy renewal packet (this packet) which is a part of the new renewal process. For the first time, TWIA policyholders are receiving a policy renewal offer (inside this packet) directly from TWIA. As long as the property remains in insurable condition, policyholders may renew their policy directly with TWIA.

Change 2. There are new TWIA policy contracts as of January 2020. The new policy includes updated coverages, terms, and conditions. Directly behind this page is a "Notice of New TWIA Policy Contract January 2020," which is an explanation of the changes included in the new TWIA policy.

What do I do with this packet?

It is up to you, the policyholder, to decide what to do with this renewal packet. Please note that any mortgage company listed on the policy will also be mailed this packet. Your insurance agent will receive this renewal offer electronically.

Options that you may decide to take regarding this packet include:

- Continuing to work directly with your insurance agent to modify, renew, and pay for your policy
- Mailing payment directly to TWIA to renew your policy

You may want to contact your agent or TWIA to discuss this change and your options.

What documents are included in this packet?

- A Renewal Offer Letter that outlines the renewal offer
- A Payment Coupon that you should include if you mail in the policy renewal payment
- A Packet Guide (this page)
- A Notice of New TWIA Policy Contract January 2020 that explains changes in the new policy
- A Renewal Offer Summary

Where did these changes come from and where can I learn more?

These changes are a result of laws passed by the Texas Legislature in 2019. Visit www.twia.org/changes for more information on these, and other, legislative changes.

Who can help me with this packet and my renewal?

Your insurance agent or TWIA can help you. Please contact your agent directly or contact TWIA at (800) 788-8247 or at agentservices@twia.org.