



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

## Proof of Declination of Coverage

One of the eligibility requirements for coverage through the Texas Windstorm Insurance Association (TWIA), a residual insurer, is that the applicant must have been denied coverage by at least one private market insurer. The TWIA Plan of Operation requires an agent to maintain documentation that indicates proof of declination. You may use this form for each TWIA application you submit to confirm compliance with TWIA standards.

**Please note, by completing and submitting the Proof of Declination of Coverage form you are affirming that the declination described on the form complies with all elements of TWIA’s declination of coverage requirements.**

Agency: \_\_\_\_\_  
Applicant’s Name: \_\_\_\_\_  
Address of Property: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Complete items 1, 2 and 3 below to document the declination:

**1. Date of Declination:** \_\_\_\_\_

*(An applicant or agent must have received at least one declination of coverage to obtain new TWIA coverage, and again every three years thereafter to renew/continue TWIA coverage.)*

**2. Name of authorized insurance company:** \_\_\_\_\_

*(Note: The insurance company must offer new or renewal coverage for windstorm and hail somewhere in the First-Tier coastal counties. Record the actual company name, not the company’s group name. A surplus lines insurance company does not qualify.)*

**3. Declination (or refusal) method:** *(Complete either A or B below.)*

A. The authorized insurance company refused to offer new or renewal coverage for windstorm and hail. Please complete the following.

*The Agent relied upon the following to meet the declination requirement:*

- \_\_\_\_\_ A review of insurance guidelines.
- \_\_\_\_\_ A discussion with an underwriter.
- \_\_\_\_\_ A letter of refusal from the insurance company.

B. The authorized insurance company offered coverage for windstorm and hail, but this coverage was more restrictive than coverage available from TWIA. (Example: the insurance company offered only a high deductible or no replacement cost coverage.)

*Describe the coverage that TWIA offered that could not be obtained from the insurance company:* \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_