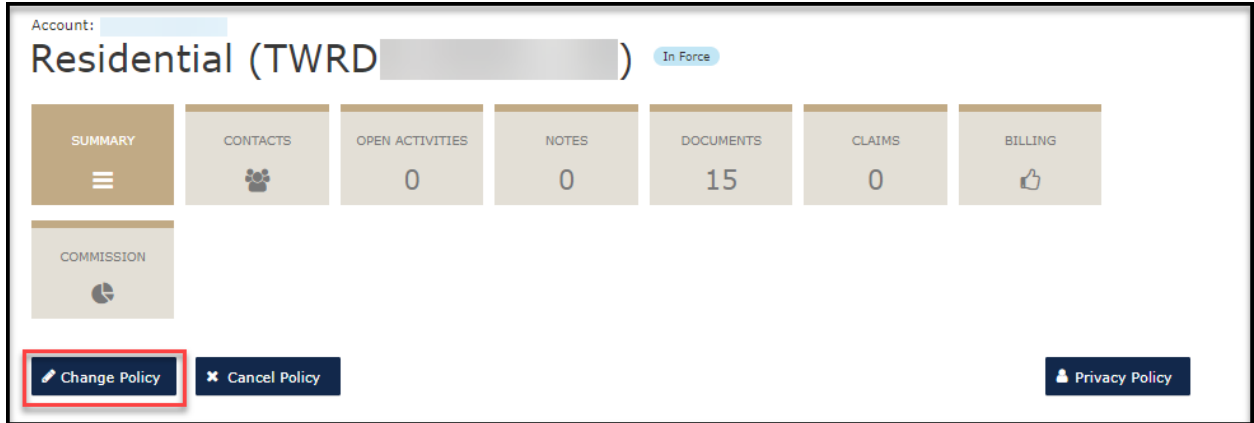


# Submitting a Policy Change on a TWIA Policy

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: [REDACTED]  
Residential (TWRD [REDACTED]) In Force

SUMMARY	CONTACTS	OPEN ACTIVITIES	NOTES	DOCUMENTS	CLAIMS	BILLING
☰	👥	0	0	15	0	👍

COMMISSION

[Change Policy](#) [Cancel Policy](#) [Privacy Policy](#)

2. Enter the effective date of the change (it must be today's date or a future date) and then click on “Next.”



Account: [REDACTED]  
Dwelling and Personal Property  
(TWRD [REDACTED])

Effective Date

Policy Change Effective Date \*  📅

[Cancel](#) [Next](#)




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

Account: [REDACTED]


## Dwelling and Personal Property

(TWRD [REDACTED]) — Policy Change ([REDACTED])

Policy Details

Policy Change Effective Date \* 02/10/2022 

Policy Period 2/2/22 - 2/2/23

Policy Change Description change coverage 


Primary Named Insured [REDACTED]

4. Select "Next."


Account: [REDACTED]

## Dwelling and Personal Property

(TWRD [REDACTED]) — Policy Change ([REDACTED])

Address of Property to be Insured 

Address Line 1 [REDACTED]

Address Line 2 (Apt/Bldg/Suite) 


Address Line 3


County Galveston


City Galveston

State Texas

ZIP Code [REDACTED]

Location Details 

Dwelling Details 

Primary Policy Details 



5. Select "Next."

Account: Dwelling and Personal Property  
(TWRD [redacted]) — Policy Change ([redacted])

Launch MSB Refresh Valuation

**Construction Details** ✓

Year Built 1950

Condition of Dwelling \* Excellent

Construction Type Frame

Number of Stories 1

Living Area Square Footage 1056

Garage No Garage

Foundation Type Slab

**Roof Details** ✓

**Additional Construction Details** ✓

**Repairs/Additions** ✓

Cancel Previous **Next**

6. Since this policy change example is for a change in deductible, select the new desired deductible value from the drop-down menu.

Account: Dwelling and Personal Property  
(TWRD [redacted]) — Policy Change ([redacted])

Quote

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

Calculate Premium

**Property Coverages**

**Structure**

Estimated Replacement Cost \* 125611

Estimated Actual Cash Value \* 100488

Limit 125700

Valuation Method Replacement Cost

Coverage Type Wind and Hail

**Deductible 2%**

**Personal Property**

**Additional Property Coverages**

TWIA-431 Extension of Coverage - Increased Cost of Construction

TWIA-802 Replacement Cost Coverage A (Dwelling)

**Exclusions and Conditions**



7. Verify the information returned (i.e., that the new 1% deductible is showing) and then select "Calculate Premium."

Account: Dwelling and Personal Property  
(TWRD ) – Policy Change ( )

Quote

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

**Calculate Premium**

**Property Coverages**

**Structure**

Estimated Replacement Cost \* 125611

Estimated Actual Cash Value \* 100488

Limit 125700

Valuation Method Replacement Cost

Coverage Type Wind and Hall

Deductible 1% (\$100 min)

**Personal Property**

**Additional Property Coverages**

TWIA-431 Extension of Coverage - Increased Cost of Construction

TWIA-802 Replacement Cost Coverage A (Dwelling)

**Exclusions and Conditions**

8. Please note lowering the deductible to 1% results in a balance due. Select "Continue."

Account: Dwelling and Personal Property  
(TWRD ) – Policy Change ( )

Quote

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

Current Premium	Adjusted Premium	Premium Difference
\$1,003.93	\$1,309.93	+ \$306.00

**Continue**

**Property Coverages** Premium: \$1,302.00

**Structure** Premium: \$1,302.00

Estimated Replacement Cost \* 125611

Estimated Actual Cash Value \* 100488

Limit 125700 Premium: \$1,304.00

Valuation Method Replacement Cost

Coverage Type Wind and Hall

Deductible 1% (\$100 min) Premium: -\$2.00

**Personal Property**

**Additional Property Coverages** Premium: \$0.00

TWIA-431 Extension of Coverage - Increased Cost of Construction

TWIA-802 Replacement Cost Coverage A (Dwelling) INCLUDED

**Exclusions and Conditions** Premium: \$0.00



9. Select "Next."

Account: Dwelling and Personal Property (TWRD ) – Policy Change ( )

Additional Named Insureds ✓  
Add +  
NAME RELATIONSHIP TO PRIMARY NAMED INSURED

Additional Interests ✓  
Upload Documents ✓

Cancel Previous **Next**

10. Review the Summary screen to verify and confirm changes, then Select "Next."

Account: Dwelling and Personal Property (TWRD ) – Policy Change ( )

Summary

Policy Change Effective Date Feb 10, 2022

Primary Insured  
Property Address

Mailing Address  
✓ The address you entered has been updated to follow USPS standards.

Address Line 1 \*  
Address Line 2  
Address Line 3  
City \* Galveston  
State \* Texas  
ZIP Code  
Country \* United States

Standardize Address

Email \*  
Home Phone \*  
Work Phone  
Call Phone 444-333-3333

Policy Changes

ITEM	EXISTING POLICY	NEW CHANGES
<b>- Policy Info</b> Written Date	02/08/2022	02/10/2022
<b>- Dwelling</b> - Dwelling at 1212 55th St, Galveston, TX - Dwelling Coverages - Structure Deductible	2%	1% (\$100 min)

Cancel Previous **Next**



11. On the Payment Details screen, select the payment method. 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 you are not signed up for it. If you would like to sign up for EFT, please complete the following form: [EFT Authorization Form](#). We will use the Invoice option in this example to bill the insured for the amount due. Note: if there are remaining unbilled invoices, the additional (or return) premium generated as part of the change will be distributed across the remaining invoices.

Account: [REDACTED]  
**Dwelling and Personal Property**  
(TWRD [REDACTED]) — Policy Change ([REDACTED])

Payment Details

Change in Premium	Policy Change Effective Date	Policy Period	Payment Plan
+ \$306.00	2/10/22	2/2/22 - 2/2/23	TWIA 10 Pay (Auto Pay)

Payment Method \* Please Select

Cancel Previous Submit

12. Verify the payment method and then select “Submit.”

Account: [REDACTED]  
**Dwelling and Personal Property**  
(TWRD [REDACTED]) — Policy Change ([REDACTED])

Payment Details

Change in Premium	Policy Change Effective Date	Policy Period	Payment Plan
+ \$306.00	2/10/22	2/2/22 - 2/2/23	TWIA 10 Pay (Auto Pay)

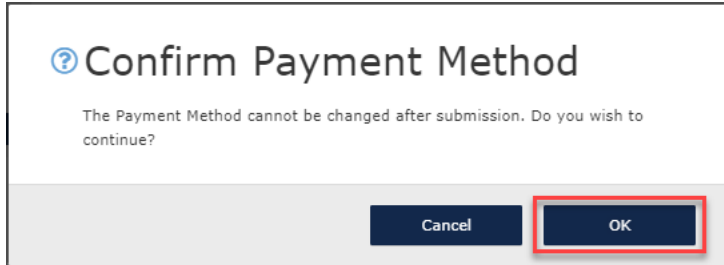
Payment Method \* Invoice

The premium difference will be distributed across the policy's remaining scheduled invoices. If there are no scheduled invoices, a new invoice will be generated for the premium difference.

Cancel Previous Submit



13. A Confirm Payment Method message will appear. If you wish to continue with the change, select "Ok."



14. 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.

