



# TWIA Claims Worksheet

Use this checklist to work through the TWIA claims process

- Review your TWIA policy and endorsements before filing a claim - know what is and is not covered.**  
Remember: TWIA does not cover storm surge/flood damage, and flood insurance (administered separately through the National Flood Insurance Program) does not cover wind damage.
- Assess property damage and document it with pictures/videos.**  
Please note that you may file a claim before assessing your property for damage.
- Make temporary repairs to protect your property. Save receipts.**  
If your loss is covered by the policy, reasonable costs for temporary repairs may be covered.
- Have your TWIA policy number, best contact information, and property damage details handy.**  
My TWIA Policy Number: \_\_\_\_\_
- File your claim:**
  - Visit [www.twia.org/claimscenter](http://www.twia.org/claimscenter)
  - Call (800) 788-8247
  - Contact your agent
- A TWIA representative will call you to discuss your claim and next steps.**  
Check claim status by visiting [www.twia.org/claimscenter](http://www.twia.org/claimscenter) or calling (800) 788-8247 (select option 1, then option 2).
- Do NOT make permanent repairs until an assigned TWIA adjuster or representative has contacted you and provided approval.**  
If an inspection is required, the adjuster needs to be able to see the interior and exterior damage in order to recommend an accurate claim resolution.
- If you are due a payment for your loss, a check will be promptly issued and sent to you.**  
You may also receive advance payments while the claims process is ongoing.
- Be wary of out-of-state contractors who show up at your door unexpectedly.**  
Verify that the contractor is licensed, insured, and registered with your city, if applicable. Always check references.
- Understand local windstorm building code requirements for your area when making repairs.**  
Qualifying improvements need a Certificate of Compliance (WPI-8, WPI-8-E, or WPI-8-C) to maintain eligibility with TWIA. As of June 1, 2020, all Certificates of Compliance are issued by the Texas Department of Insurance (TDI) as part of its Windstorm Inspection Program. To learn more, visit [www.twia.org/windstorm-certification](http://www.twia.org/windstorm-certification) or contact the TDI Windstorm Inspection Program: [www.tdi.texas.gov/wind](http://www.tdi.texas.gov/wind), (800) 248-6032, [windstorm@tdi.texas.gov](mailto:windstorm@tdi.texas.gov).