

TWIA Renewals- Making Down Payments when Auto Pay Enabled

The job aid demonstrates the steps necessary for an agent to make the first payment (using either eCheck or EFT) on a policy enrolled in the TWIA 10-Pay Auto Pay plan in order to obtain the declarations pages before the actual renewal date. Normally with 10-Pay Auto Pay plans, the policyholder's first auto payment drafts on the renewal date so the declarations pages will not be accessible until the renewal date.

1. From the **"Policies"** tab, click on the renewal offer you want to make a payment on.

The screenshot shows the 'Policies' dashboard with a search filter set to 'Everything'. It displays several categories: RECENTLY VIEWED, RECENTLY ISSUED, BILLING DELINQUENT, OPEN QUOTES (58), OPEN RENEWALS (129), REQUALIFICATION RENEWAL (7), OPEN CHANGES (3), and OPEN CANCELLATIONS (2). Below these is a table titled 'Open Renewals' with a 'View All' button. The table has columns for CREATED, QUOTE EXPIRES, PRODUCT, POLICY TYPE, TRANSACTION #, POLICY NUMBER, PROPERTY ADDRESS, ACCOUNT, POLICY EFFECTIVE DATE, and STATUS. Two rows are visible, both for 'Dwelling and Personal Property' policies. The transaction number '000904' in the second row is highlighted with a red box, and a red arrow points to it.

CREATED	QUOTE EXPIRES	PRODUCT	POLICY TYPE	TRANSACTION #	POLICY NUMBER	PROPERTY ADDRESS	ACCOUNT	POLICY EFFECTIVE DATE	STATUS
8/8/23	11/7/23		Dwelling and Personal Property					10/7/23	Renewing
8/8/23	11/7/23		Dwelling and Personal Property	000904				10/7/23	Renewing

2. Next select **"Edit Renewal/ Payment Details."**

The screenshot shows the 'Renewal (0009045031)' page. At the top, it displays 'Account:' and 'Policy: Residential (TWRD000)'. Below this is a navigation bar with 'SUMMARY', 'OPEN ACTIVITIES', 'NOTES', and 'DOCUMENTS'. A blue banner contains the text 'The renewal for Residential policy' and a button labeled 'Edit Renewal / Payment Details', which is highlighted with a red box and a red arrow. Below the banner is a table with the following information:

Status Renewing	Current Policy Expiration October 7, 2023	Payment Method Insured Direct Pay	Total Premium	\$3,150.00
View Current Policy	Renewal Effective Date October 7, 2023	Payment Plan TWIA 10 Pay (Auto Pay)	Total Cost	\$3,150.00



3. If you are not making any changes on the following screen, select “Continue.”

The screenshot shows a web interface for a policy renewal. On the left is a navigation menu with options: Renewal, Policy Details, Property Details, Construction Details, Quote (highlighted), Additional Information, Coverage Summary, and Payment Details. The main content area is titled 'Account: [redacted] Dwelling and Personal Property (TWRD00 [redacted]) — Renewal ([redacted])'. Below this is a 'Quote' section with a lock icon and the instruction: 'Please select coverage options and click the 'Calculate Premium' button to quote this Renewal'. A large box displays 'Total Premium including Credits and Surcharges' as '\$3,150.00'. A red box highlights a 'Continue' button below the premium amount. At the bottom, there is a 'Property Coverages' section.

4. If you are not making any changes on this screen, select “Next” to continue.

The screenshot shows the 'Additional Information' screen. The navigation menu on the left is the same as in the previous screen, but 'Additional Information' is now highlighted. The main content area is titled 'Account: [redacted] Dwelling and Personal Property (TWRD00 [redacted]) — Renewal ([redacted])'. Below this is an 'Additional Information' section with a lock icon. It contains three expandable sections: 'Additional Named Insureds' (checked), 'Additional Interests' (checked), and 'Upload Documents' (checked). Under 'Additional Named Insureds', there is an 'Add +' button and a table with columns 'NAME' and 'RELATIONSHIP TO PRIMARY NAMED INSURED'. One entry is visible: 'Dana Cole' with relationship 'spouse'. At the bottom, there are three buttons: 'Cancel', 'Previous', and 'Next'. A red arrow points to the 'Next' button, which is also highlighted with a red box.



5. When ready, select "Next."

Renewal

- Policy Details
- Property Details
- Construction Details
- Quote
- Additional Information
- Coverage Summary**
- Payment Details

Account: **Dwelling and Personal Property**
(TWR [redacted]) – Renewal (00[redacted])

Coverage Summary

Requested Coverage Start Date: Oct 7, 2023

Primary Insured: [redacted]

Property Address: [redacted]

Mailing Address: The address you entered has been updated.

Address Line 1:

Address Line 2:

Address Line 3:

City:

State:

ZIP Code:

Country:

Email:

Home Phone:

Primary number

Work Phone:

Cell Phone:

Coverages

Total Premium including Credits And Surcharges: \$3,150.00

Premium

Property Coverages	Limit	Replacement Cost	Premium
Valuation Method	\$182,000.00		\$1,715.00
Coverage Type	Wind and Hall		
Deductible	\$250.00		\$167.00

Personal Property	Limit	Replacement Cost	Premium
Valuation Method	\$94,000.00		\$311.00
Coverage Type	Wind and Hall		
Deductible	\$250.00		\$85.00

Premium

Additional Property Coverages	Premium
TWIA-365 Replacement Cost Coverage B (Personal Property)	\$110.00
TWIA-431 Extension of Coverage - Increased Cost of Construction	\$282.00
TWIA-802 Replacement Cost Coverage A (Dwelling)	INCLUDED

Premium

Indirect Loss Coverage	Premium
TWIA-311 Additional Living Expense	INCLUDED
TWIA-321 Wind Driven Rain	INCLUDED
TWIA-331 Consequential Loss	INCLUDED

Premium

Exclusions And Conditions

Premium

Credits And Surcharges

Cancel Previous **Next**



6. Select “10-Pay” where indicated and then select “Submit.” **Please note: If you select a payment plan that does not match the plan the policyholder is currently enrolled in, you will be deactivating the policyholder’s Auto Pay.**

Account
Dwelling and Personal Property
(TWRD0[REDACTED]) — Renewal (00[REDACTED].)

Payment Details

Total Premium including Credits and Surcharges
\$3,150.00

i The policyholder is currently setup for Auto Pay. Making any changes to the Payment Details will deactivate Auto Pay.
[Edit Payment Details](#)

Payment Method *

Policyholder Email Address *

Payment Plans

NAME	TOTAL	DOWN PAYMENT	INSTALLMENTS
<input checked="" type="radio"/> TWIA 10 Pay (Auto Pay)	\$3,150.00	\$472.50	View

i This payment plan requires the policyholder to enroll in Auto Pay in the Policyholder Portal. A valid policyholder email address is required for the policyholder to receive enrollment information and billing notifications for this plan. If Auto Pay is not setup, the policy will default to a 4-Pay plan without written notice to you or the policyholder.

Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.

[Cancel](#) [Previous](#) [Save and Exit](#) [Submit](#)

7. Next select, “Yes” to continue.

⚠ Edit Payment Details?

Editing any payment details will deactivate Auto Pay for the policyholder. Are you sure you want to continue?

[No](#) [Yes](#)



8. Make sure TWIA 10 Pay (Auto Pay) is selected since that is what the policyholder is enrolled in currently and then click “Submit.”

Account [REDACTED]

Dwelling and Personal Property

(TWRD00 [REDACTED]) — Renewal (00 [REDACTED].)

Payment Details

Total Premium including Credits and Surcharges
\$3,150.00

Payment Method *

Policyholder Email Address *

Payment Plans

	NAME	TOTAL	DOWN PAYMENT	INSTALLMENTS
<input checked="" type="radio"/>	TWIA Full Pay	\$3,150.00	\$3,150.00	View
<input type="radio"/>	TWIA 2 Pay	\$3,150.00	\$1,575.00	View
<input type="radio"/>	TWIA 4 Pay	\$3,150.00	\$945.00	View
<input type="radio"/>	TWIA 10 Pay (Auto Pay)	\$3,150.00	\$472.50	View

Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.

[Cancel](#) [Previous](#) [Save and Exit](#) [Submit](#)



Renewal

Account: Dwelling and Personal Property (TWRD0000000000) — Renewal (0000000001)

Policy Details
Property Details
Construction Details
Quote
Additional Information
Coverage Summary
Payment Details

Payment Details

Total Premium Including Credits and Surcharges
\$3,150.00

Payment Method * eCheck

Policyholder Email Address *

eCheck Information

Required eCheck Payment Authorization Forms and Guidelines are found [here](#).
Payment via eCheck is NOT available for checks from Mortgage Companies.

Account Holder Information

First Name *
Last Name *
Address Line 1 *
Address Line 2 (Apt/Bldg/Suite)
Address Line 3
County
City *
State * Texas
ZIP Code * 77590-3834
Country * United States

E-Mail Address *
Confirm E-Mail Address *

Phone Number *

Bank Account Information

Routing # * 314977405
Account # * 900068327
Confirm Account # * 900068327
Account Type * Checking Savings
Account Category * Business Consumer

eCheck Terms and Conditions

Please Read and Approve the Following Information

By clicking "I have read and acknowledge the Terms and Conditions for ACH payment processing", I affirm that I have received authorization from the account holder stating that TWIA may electronically debit the account holder's bank account for the amount(s) on the scheduled payment date shown on the payment screen. This authorization is valid for this transaction only.

In the event that a payment is returned for insufficient funds, the policy will be cancelled

I have read and acknowledge the Terms & Conditions for ACH payment processing.

Payment Plans

	NAME	TOTAL	DOWN PAYMENT	INSTALLMENTS
<input type="radio"/>	TWIA Full Pay	\$3,150.00	\$3,150.00	View
<input type="radio"/>	TWIA 2 Pay	\$3,150.00	\$1,575.00	View
<input type="radio"/>	TWIA 4 Pay	\$3,150.00	\$745.00	View
<input checked="" type="radio"/>	TWIA 10 Pay (Auto Pay)	\$3,150.00	\$472.50	View

i This payment plan requires the policyholder to enroll in Auto Pay in the Policyholder Portal. A valid policyholder email address is required for the policyholder to receive enrollment information and billing notifications for this plan. If Auto Pay is not setup, the policy will default to a 4-Pay plan without written notice to you or the policyholder.

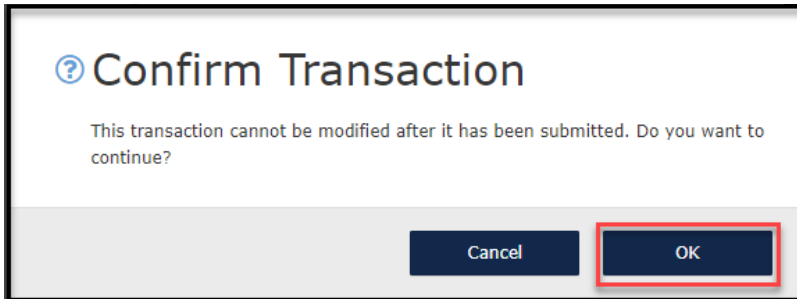
Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.

Cancel [Previous](#) [Submit](#)

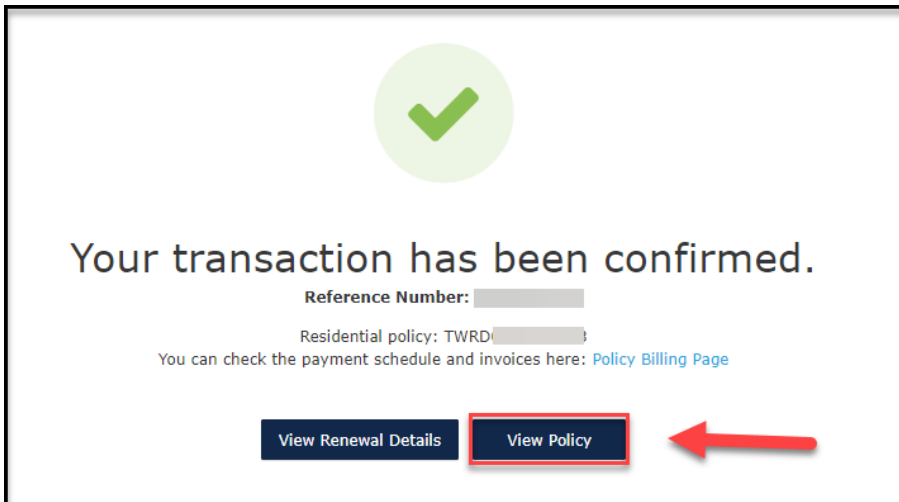
9. There are 4 things you need to pay attention to on the following screen: make sure to confirm the policyholder's email address, enter the bank account information for the eCheck, read and acknowledge the terms and conditions for the ACH processing, and make sure 10-pay plan is checked. When ready to continue, select "Submit."



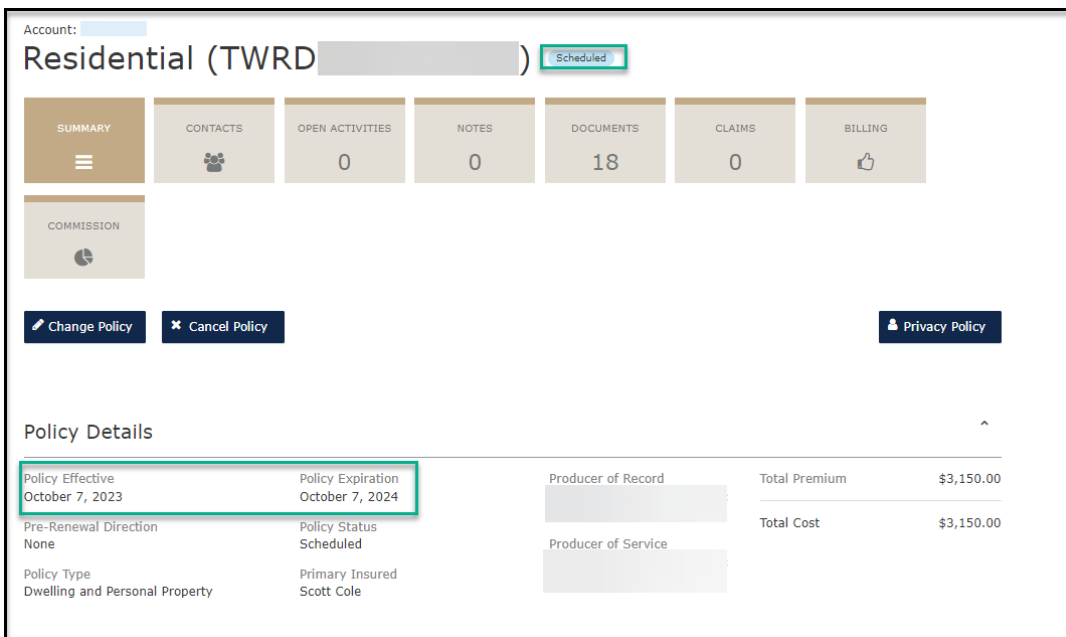
10. To continue, select "Ok."



11. Select "View Policy."



12. The policy has been renewed. The policy package is found under "Documents."



Policy Details	
Policy Effective October 7, 2023	Policy Expiration October 7, 2024
Pre-Renewal Direction None	Policy Status Scheduled
Policy Type Dwelling and Personal Property	Primary Insured Scott Cole
Producer of Record [redacted]	Total Premium \$3,150.00
Producer of Service [redacted]	Total Cost \$3,150.00

