



TEXAS WINDSTORM
INSURANCE ASSOCIATION



Wind damage and flood damage are covered by two different and separate insurance providers.

TWIA covers wind and hail damage and the National Flood Insurance Program (NFIP) covers flood. TWIA policies do not cover damage caused by flooding or storm surge. Storms often produce both types of damage which means you may need to file one claim with TWIA for wind and/or hail damage and another separate claim with the NFIP or your flood insurance carrier for flood damage.



Additional Living Expenses (ALE) coverage can make displacement from your home less costly.

If your primary residence is damaged to the point it is uninhabitable, ALE coverage reimburses you for additional costs you incur when maintaining your normal standard of living. ALE coverage is provided by an endorsement you may purchase and add to your policy. Check your policy Declarations page for endorsement form TWIA-320 to see if you have this coverage.



Working with more than one adjuster and more than one TWIA claims examiner is expected.

Because TWIA staff works as a team to help your claim process as quickly and as thoroughly as possible, you may work with more than one adjuster and more than one claims examiner. If you are unhappy with or have difficulty reaching your claims examiner, please email claims@twia.org so we may find a solution that works for you.



Spoiled food and medicine from a damaged refrigerator or freezer might be covered by TWIA.

If the refrigerator or freezer at your primary residence is damaged or loses power because of wind or hail, your TWIA policy might cover the cost of any spoiled food and medicine inside it. This coverage is provided by an endorsement which must be added to the policy. Check your Declarations page for endorsement form TWIA-320 to see if you have this coverage.

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Ten Things to Know About a TWIA Claim

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www.twia.org



TexasWindstormInsurance



Texas Windstorm Insurance Association



(800) 788-8247

The claims and repair process for condominiums (condos) can be complex.

The condo itself (the board or owners association) and individual condo unit owners have separate insurance policies, sometimes from different insurance carriers. Ideally, the policies would fit together like a puzzle to seamlessly cover the exterior and interior of the unit.

However, this is not always the case, and we encourage condo unit policyholders to review their policies against their condo's before a storm.

Because each party is responsible for different parts of the condo, navigating the claims process can be complex and take additional time.



A TWIA policy contract provides specific avenues for disputing a TWIA claim decision.

If you and TWIA are unable to resolve a dispute about the amount we have agreed to pay for covered damage, you can pursue a formal dispute process called appraisal, the cost of which is split between you and TWIA. If you disagree with TWIA about what items or damage is covered by your TWIA policy, you can pursue legal remedies such as filing suit. We encourage you to contact us and discuss how we might come to an agreement on your claim via our online Claims Center, by emailing claims@twia.org, or calling us 24-hours-a-day at 800-788-8247. This could save you out-of-pocket costs associated with formal claim disputes.

You can help TWIA quickly and completely pay your claim.

Gathering and submitting documentation of your property's condition before and after damage occurs is the best way to ensure TWIA can quickly and completely pay you what is owed for your claims. Submit documentation — with as many details of the damage as possible such as written repair estimates from contractors — directly to TWIA via our online Claims Center, by emailing claims@twia.org, or calling us 24-hours-a-day at 800-788-8247.



Just like other insurance policies, you are responsible for paying your policy's deductible amount.

When purchasing an insurance policy, you choose a deductible. A deductible is the amount of money you must pay out of pocket toward damages before TWIA can pay for a claim. You do not actually pay your deductible to TWIA. If you file a claim and it is covered by TWIA, the deductible amount is subtracted from the amount claimed before your claim payment is sent to you.

After filing a claim, you should protect your property from further damage.

You are responsible for protecting your property from further damage after a storm by making temporary repairs such as tarping your roof or covering windows. If further damage occurs after a storm, TWIA may not be able to pay for it if temporary repairs were not properly attempted. Save receipts for temporary repairs so TWIA can reimburse you for any covered costs. Before making permanent repairs, talk to TWIA to ensure damage has been inspected and adequately documented.



An item's depreciation can impact how much TWIA can pay you for it.

However, if you have the Replacement Cost Coverage (RCC) endorsement, TWIA will pay for the cost to replace it with a new item of similar quality. This occurs in two payments. First, TWIA will pay the depreciated value of the item (this "actual cost value" is what TWIA can pay if you do not have the RCC endorsement). After you replace the item and submit the receipt, TWIA can reimburse you for the difference. Check your Declarations page for endorsement form TWIA-365 to see if you have this coverage.