A TWIA policy is a contract between the policyholder and TWIA that only covers damage to your covered property caused by wind and hail.

By law, no other perils (such as flooding, fire, or theft) are covered by TWIA policies. TWIA policies do not cover flood damage; flood coverage can be obtained through the National Flood Insurance Program (NFIP).

TWIA policies are issued for one-year terms and do not renew automatically.

Your insurance agent can submit your application for renewal if the property continues to meet TWIA eligibility requirements.

Choosing the right deductible is vital to getting the most out of your TWIA policy.

The deductible amount can greatly impact both the amount of money you pay to TWIA for your premium and the amount of money TWIA can pay you for a claim.

Certain alterations, repairs, and additions to a property must have a certificate of compliance (WPI-8 or WPI-8-C) to be (and remain) eligible for a TWIA policy.

A Certificate of Compliance, also known as a WPI-8 or a WPI-8-C, is a certificate you receive after an inspection confirms that your property meets the windstorm building code requirements for your area.
TWIA regularly inspects properties as part of its underwriting process.

This is different and separate from windstorm inspections (see #6 and #7) and helps TWIA to determine the insurability of the property. Properties may be inspected physically or remotely with high-quality aerial imagery. Policies can be reevaluated at any time to confirm eligibility requirements are being met.

To be eligible for a TWIA policy, applicants and properties must meet certain criteria defined by the Texas Legislature.

1) You must have been denied coverage by at least one insurer in the open market, 2) the property must be located in the designated catastrophe area, 3) the property must be certified by TDI or TWIA as having been built to applicable building codes, 4) properties located in specified flood zones must provide proof of flood insurance, and 5) the property must be in an insurable condition.

The quickest way to learn about an individual TWIA policy, is to read the Declarations Page (often called a “dec page”).

The dec page is a summary of all your policy information. It includes the policy number and effective dates, what types of coverage you have, what the policy’s limits are, and personal information about the individuals insured or holding liens against the property.

The average TWIA residential policy costs $1,500 per year; however, individual policy premiums vary based on coverage choices and the characteristics of each property.

A policyholder’s premium can be determined by the current rate, any included credits or endorsements, what deductible was chosen, and condition of the property. Rates are set annually by the TWIA Board of Directors and subject to review by the Commissioner of Insurance.

Two organizations can issue Certificates of Compliance.

One is The Texas Department of Insurance (TDI), the state agency that regulates all insurance companies operating in Texas. TDI administers the Windstorm Inspection Program and issues WPI-8s for new and ongoing work. The other organization is TWIA, the nonprofit organization that provides wind and hail insurance when others will not. TWIA is authorized to issue WPI-8-Cs for completed work. Visit our website for more information at https://www.twia.org/windstorm-certification.

TWIA does not sell policies directly to coastal property owners and currently cannot accept direct payment from policyholders.

To apply for a TWIA policy, contact your homeowner's insurance agent, or if you don’t have an agent, locate one on our website at www.twia.org/property-owners/find-agent. Your agent will help you determine if you’re eligible for a TWIA policy and can submit an application for you. Payment of your TWIA policy is due before a policy can be issued and can be made to TWIA through your insurance agent.