



Reminders:

All guidelines below assume a successful completion of the electronic submission of the application, change or renewal to TWIA in Policy Center.

All applications, renewals and change requests are subject to Underwriting Guidelines.

Establishing TWIA Coverage Effective Dates

New Business Application Effective Dates

Payment Delivery Method	Effective dates during Normal Operations*	Effective dates during a Storm Moratorium
Check/Money Order via Regular Mail	Date payment is received (or later if specified on application)	First day after Storm Moratorium has expired (or later if specified on the application)
Check/Money Order via USPS Certified, Registered, Hand Cancelled or Postal Express	Date payment is postmarked (or later if specified on the application)	Date payment is postmarked (or later if specified on the application) if postmarked prior to Storm Moratorium, otherwise the first day after Storm Moratorium has expired.
Check/Money Order Walk in to TWIA EFT eCheck Wellington Premium Finance	Date payment is received/submitted (or later if specified on application)	Date payment is received/submitted (or later if specified on application) if submitted prior to Storm Moratorium, otherwise the first day after Storm Moratorium has expired.

Policy Change(s) – New or Increased Coverage Effective Dates

Payment Delivery Method	Effective dates during Normal Operations*	Effective dates during a Storm Moratorium
Bill Me	Date request is received (or later if specified on the request)	Date request is received (or later if specified on the request) if submitted prior to Storm Moratorium, otherwise the first day after Storm Moratorium has expired.
eCheck EFT	Date payment is submitted (or later if specified on the request)	Date payment is submitted (or later if specified on the request) if submitted prior to Storm Moratorium, otherwise the first day after Storm Moratorium has expired.
Commercial Policies in legacy system	Date payment is received (or later if specified on the request)	Date payment is received (or later if specified on the request) if submitted prior to Storm Moratorium, otherwise the first day after Storm Moratorium has expired.

Renewal Effective Dates

Payment Delivery Method	Effective dates during Normal Operations*	Effective dates during a Storm Moratorium
Check/Money Order via Regular Mail	Date of renewal if payment is received on or before the expiration date of current policy; otherwise the date received.	Date of renewal if payment received on or before the expiration date of the current policy, otherwise, the first day after Storm Moratorium has expired. Renewal coverage cannot be increased until Storm Moratorium has expired.
Check/Money Order via USPS Certified, Registered, Hand Cancelled or Postal Express	Date of renewal if payment is postmarked on or before the expiration date of current policy, otherwise the date of postmark.	Date of renewal if payment is postmarked on or before the expiration date of current policy, otherwise, the first day after Storm Moratorium has expired. Renewal coverage cannot be increased until Storm Moratorium has expired.
Check/Money Order Walk in to TWIA EFT eCheck Wellington Premium Finance	Date of renewal if payment is received/submitted on or before expiration of current policy, otherwise the date received/submitted.	Date of renewal if payment is received/submitted on or before expiration of current policy, otherwise the first day after Storm Moratorium has expired. Renewal coverage cannot be increased until Storm Moratorium has expired.

***“Normal Operations” are the dates when TWIA has no Storm Moratorium in place.**