

REPAIRS AFTER RITA

How can I make sure I can still get Windstorm insurance?

If you are insured through the Texas Windstorm Insurance Association (TWIA) or you plan to obtain windstorm insurance through TWIA, all repairs must meet the Texas Windstorm Building Code (TWBC). Repairs must be inspected during the construction process. A Certificate of Compliance, Form WPI-8, will be issued through the Texas Department of Insurance (TDI) Windstorm Inspection Program following the completion of construction, inspections, and submittal of paperwork to the TDI.

What is the windstorm inspection program?

The Windstorm Inspection Program is the process by which a homeowner may obtain windstorm and hail insurance coverage through TWIA, the State's Catastrophe Pool, for structures located along the Texas coast.

Who does the program apply to?

Individuals who need the windstorm and hail portion of their homeowner's insurance coverage provided by the State's catastrophe pool, TWIA, and who reside in the first row of counties bordering the Gulf of Mexico or in one of the following cities in Harris County that is East of HWY 146; La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres.

How does my home qualify for windstorm and hail insurance coverage through the Texas Windstorm Insurance Association?

A new structure, additions, re-roofs, alterations, and repairs must be constructed and inspected to the Texas Windstorm Building Code Specifications. Texas Windstorm Building Code information is available at www.tdi.state.tx.us or by calling (800) 248-6032.

How do I schedule a windstorm inspection to qualify for windstorm and hail insurance coverage through TWIA?

*An inspection by a TDI Windstorm Inspector can be arranged by calling the local Texas Department of Insurance windstorm field office in your area or **800-248-6032**. Inspections can also be performed by Texas licensed professional engineers appointed as qualified windstorm inspectors. A complete list of engineers appointed as qualified inspectors, as well as field office contact information, can be found at www.tdi.state.tx.us. Contact the inspector prior to performing the repair work.*

My windstorm insurance is not through TWIA. Do the repairs still need to meet the Texas Windstorm Building Code requirements (TWBC) to maintain my windstorm coverage?

If you reside in the first row of counties bordering the Gulf of Mexico or in one of the following cities in Harris County East of Hwy 146; La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres, contact your insurance agent to determine if your repairs need to meet the Texas Windstorm Building Code.

For more information please contact:

Texas Department of Insurance
www.tdi.state.tx.us
800-248-6032

Texas Windstorm Insurance Association
www.twia.org
800-788-8247