



Repairing My Windows and Doors After a Storm

MY WINDOWS/DOORS WERE DAMAGED DURING THE STORM. WHAT SHOULD I KNOW ABOUT REPAIRING MY WINDOWS/DOORS?

Wind resistant and impact resistant windows and exterior doors help protect your home from catastrophic damage and from damage to contents. The following information will help you with selecting a window and/or door installer for repairing windows and doors after a storm.

Before Making Window and Door Repairs

- If your home is located in the first row of Texas 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, contact your insurance agent to determine if your repairs need to comply with the Texas Windstorm Building Code (TWBC).
- If repairs need to comply with the TWBC, talk to your insurance agent or adjuster about the Windstorm Inspection Program to maintain or obtain windstorm and hail insurance coverage.
- Repairs made and inspected to comply with the TWBC will receive a Certificate of Compliance, Form WPI-8, from the Texas Department of Insurance (TDI).
- Additional information on the Windstorm Inspection Program is available at www.tdi.state.tx.us or by calling (800) 248-6032.
- Contact your local building official for building requirements in your area.

Selecting a Contractor

How do I go about selecting a contractor to install my window and/or door?

- Verify the name, address, telephone number, and references of your contractor.
- Make sure that the contractor is insured or bonded.
- Obtain and compare at least three written bids.
- Make sure that all agreements and terms of warranty are written and signed and that you receive a copy.
- Make sure that the window and/or door repair or replacement is eligible for receiving a Certificate of Compliance, Form WPI-8, from TDI if required by your insurance company.
- Final payment should **not** be made until all work is complete.
- Avoid door-to-door solicitors for damage repair work.

Beware of a contractor.....

- Who only wants cash.
- Whose references are all out of state.
- Who wants money before materials are on site.
- Who is not established.
- Who is not bonded or insured.
- Who offers "specials" or "extra-cheap work."

Window and Door Installation Requirements to the Texas Windstorm Building Code

1. What are the window and exterior door choices for my house?

Homeowners have several choices on window and exterior door products. The TDI has many product listings for window and exterior door products from many product manufacturers. In high wind areas, ensure that your window and exterior door products have published wind resistant ratings. You should consider impact resistant window and exterior door products for an additional level of protection. To be eligible for windstorm insurance through the TWIA, you may be required to install impact resistant shutter systems if you use non-impact resistant window and exterior door products. For assistance in determining wind resistant ratings and impact resistant requirements for window and exterior door products, please contact the TDI Windstorm Inspection Program at (800) 248-6032.



Window Glass Broken from Windborne Debris

2. If I replace my window or door, will I be required to install a shutter?

If the window or door replacement needs to comply with the TWBC, then yes a shutter may be required. If you install a non-impact resistant window or non-impact resistant glass door on a structure located in the Inland I area, then an impact resistant shutter will be required. If you install a non-impact resistant window or a non-impact resistant exterior door (with or without glass in the door) on a structure located in the Seaward area, then an impact resistant shutter is required. Information about TDI listed window, door, and shutter products is available at www.tdi.state.tx.us or by calling (800) 248-6032.



Impact Resistant Shutter System Installed Over a Window Opening

3. Can I use plywood shutters?

Yes, it may be possible to use plywood shutters. The ability to use plywood shutters depends on many factors, including the number of stories of the structure, the size of the openings to be protected, the ability to properly secure the plywood panels to the structure, an available location to store the large number of panels, and the ability to safely carry and safely install the large panels. More information regarding plywood shutters is available at www.tdi.state.tx.us or by calling (800) 248-6032.

4. How should a window and/or exterior door be installed?

Window and door assemblies shall be installed in strict accordance with the manufacturer's installation instructions and their tested high wind application. Approved product information is available at www.tdi.state.tx.us or by calling (800) 248-6032.

5. How should a shutter be installed?

Shutter assemblies shall be installed in strict accordance with the manufacturer's installation instructions and their tested high wind application. Some shutter assemblies will have a set of engineered drawings associated with the installation. Make sure the shutter assembly can be installed on your structure before purchasing a shutter system. Approved product information is available at www.tdi.state.tx.us or by calling (800) 248-6032.