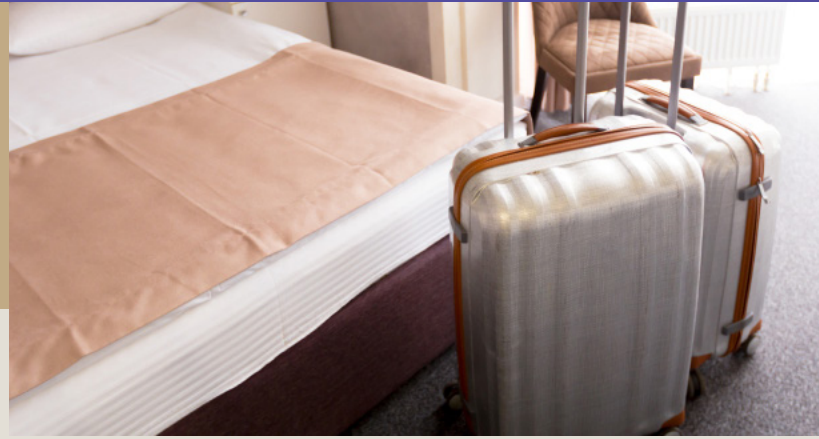


# TWIA Coverage

## Additional Living Expenses (ALE)



Additional Living Expenses (ALE) is coverage you may have purchased as an endorsement to the TWIA policy for your primary residence. ALE is not automatically included in TWIA policies, and is not available for secondary residences.

If you are not able to live in your house because of a covered loss, ALE reimburses you for additional **necessary** and **reasonable** costs for housing and other needs, helping you maintain a normal standard of living.

### ALE Requirements

ALE can only provide coverage when **all** of the following occur:

- Your primary residence is wholly or partially uninhabitable due to a covered loss;
- This results in necessary and reasonable increases **above** your normal living expenses;
- You have documentation of living expenses at your primary residence from before the loss; and
- You save all receipts for additional expenses after the loss.

### What Qualifies

Some common expenses that qualify for ALE coverage include:

- Temporary housing
- Utility costs above normal pre-storm costs and utility setup at temporary housing
- Additional costs for food above normal costs while displaced
- Some additional travel costs, such as mileage for a longer commute
- Laundry costs above normal costs, such as at a laundromat



Make sure you save **ALL** receipts to document expenses and get reimbursed. TWIA can not provide ALE payments without documentation.

### How to Identify if You Have ALE Coverage

Review your policy declarations page and look for endorsement **TWIA-311**, along with the limit of available coverage, or ask your agent or TWIA claims examiner for help.

### How to Start the ALE Process

- Talk with a claims examiner as soon as possible to see if you are covered for ALE payments
- Save receipts for all living expenses until your claim is resolved
- Gather documentation of your living expenses from before your loss

Typically, you will need to pay your additional living expenses and then submit receipts and other documentation to TWIA for reimbursement. TWIA may also consider making advance payments to assist you until all the receipts for covered expenses can be submitted.

### How TWIA Calculates ALE Payments

When determining your ALE payment amount, we calculate necessary and reasonable living expenses after the loss and then deduct your pre-loss normal living expenses.

For example, your documented monthly food costs total \$1,000 before a loss, but after a loss your total food costs are now \$1,500 from your family eating out every meal due to living in temporary housing without a kitchen. TWIA subtracts the normal pre-loss monthly costs from the increased post-loss amount for an ALE payment of \$500.

### For More Information

Please contact your claims examiner if you have any questions. To learn more about factors that affect TWIA claim payments, visit: [www.twia.org/claims](http://www.twia.org/claims)

This document is intended for educational purposes only and does not supersede your policy contract. Every claim is evaluated on its own merits and it is possible your particular claim could be handled differently.

Version: 3 • Date: May 2024

Register for Claims Center:  
[www.twia.org/claims](http://www.twia.org/claims)  
or, Scan this QR code:



(800) 788-8247  
P.O. Box 99090  
Austin, TX 78709-9090