

TWIA Guides

After the Storm: Permanent Repairs

You've reported your claim, an adjuster has reviewed your property damage, and a claims examiner has issued a claims payment - now you're ready to begin making permanent repairs.

This guide can help you understand the permanent repairs and recovery process.



Do not make permanent repairs, such as a roof replacement or asphalt patches, until after the adjuster has completed an inspection. The adjuster needs to be able to see the damage and determine if it is from wind or hail.

Cash Your Check

Cash your claim payment check right away, even if you believe your claim payment is not enough to pay for the repair or replacement of your covered property.

Cashing your check does not mean your claim is final. Any additional claim payments will be issued as a supplement to your first payment. If you find additional damage from the same storm once your initial claim has been adjusted, contact us. You do not need to open a new TWIA claim.

Permanent Repairs

To be eligible for insurance through TWIA, many structural repairs must be certified by a Texas Department of Insurance (TDI) appointed qualified inspector or by a Texas licensed professional engineer.

Certificates of Compliance (WPI-8, WPI-8-E, or WPI-8-C) certify compliance with the applicable windstorm building code for the area.

Without a Certificate of Compliance, TWIA lacks evidence that the structure conforms to the applicable building code, and the structure may be considered ineligible for coverage with TWIA.

WPI-8 certification inspections conducted by a TDI inspector as done at no cost if completed before and during the repair process.



What's Not Covered?

Personal Preferences Upgrades

TWIA does not pay for upgrades that reflect a personal preference. TWIA policies only cover what was in place at the time of loss.

For example, if you wish to replace your asphalt shingle roof with a metal one, TWIA will only pay the cost to repair or replace an asphalt shingle roof of like kind and quality to what the structure had at the time of loss. The difference in materials would be your responsibility.

Code Requirement Updates

TWIA does not pay for updates required by building code changes **unless** you purchased an Increased Cost of Construction (ICC) endorsement.

Endorsements **TWIA-431** (residential) and **TWIA-432** (commercial) cover the increased costs associated with required code upgrades. Check your declarations page for the endorsements on your policy.

For More Information

To learn more about how to file a claim or for more info on TWIA claim payments, visit: 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.

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Register for Policyholder Portal:
www.twia.org/claims
or, Scan this QR code:



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