

TWIA Guides

After the Storm: Temporary Repairs

After a storm hits, it's natural to want to begin the recovery process immediately. This guide can help you avoid potential mistakes that could complicate your claims experience.

Before you begin any repairs, walk around your property and take photos. You may find damage you weren't aware of when you originally reported your claim. This documentation may help us process your claim more quickly.

Keep any damaged property until the field adjuster sees it and approves of disposal. Do NOT repair, replace, or dispose of any damaged items before first discussing it with a claims examiner. Doing so may impact your ability to get fully reimbursed for your repairs.

Mitigation

Immediately after a storm, mitigation efforts can be essential to avoid costly complications. Mitigation refers to an insured's duty to take reasonable actions to prevent further losses.

Temporary Repairs

Keep invoices and receipts for your temporary repairs. If your loss is covered by the policy, reasonable costs for temporary repairs are likely covered.

Proof of Deductible Payment

Texas law requires policyholders to submit proof they paid their deductible before any recoverable depreciation is paid.



Temporary repairs and mitigation efforts include:

- Covering openings with a tarp or plastic to prevent additional water damage
- Removing trees which caused damage to an insured structure
- Boarding up broken windows and doors
- Drying out water damage and wet areas immediately with fans
- Interior water removal
- Removal of soiled carpet and sheetrock

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.



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.

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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