



Southwestern Insurance Information Service

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## CONSUMER TIP

Date: September 30, 2008

Source: SIIS/TWIA

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### Texas Windstorm Insurance Association Frequently asked questions

**Q. How do I file a claim with the Texas Windstorm Insurance Association (TWIA?)**

**A. First call the Agent or company that sold you the policy. If he or she is not available claim filing information is available on the TWIA Web site at [www.twia.org](http://www.twia.org). Should you not have access to the Internet, you may telephone the TWIA call center at 1-800-788-8247.**

**Q. I have filed my claim but not heard from an Adjuster. What should I do?**

**A. Please be patient. TWIA has over 1,400 Adjusters assigned to Hurricane Ike claims. Because of unsafe conditions, they were not allowed into certain areas until late September. If it has been more than a week you may also telephone the call center at 1-800-788-8247, provide your name and a representative will be able to give you the name of your Adjuster and his or her telephone number.**

**Q. Am I eligible for Additional Living Expenses from TWIA?**

**A. If your home is uninhabitable because of wind damage, not flood damage, the answer is yes if this is your primary dwelling and you have the appropriate policy and endorsements. If the wind damage was minimal or the damage was caused by flood the answer is no.**

**Q. Does TWIA cover storm surge or flooding?**

*For Additional Information:*

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**A. No. The various TWIA policies clearly state TWIA does not cover, under any circumstances, loss or damage caused by or resulting from flood, surface water, waves, storm surge, tides, tidal water, tidal waves, tsunami, seiche, overflow of streams or other bodies of water, or spray from any of these, all whether driven by wind or not. However, TWIA will examine each claim on an individual case by case basis to determine if wind caused damage to your home or business. If wind caused the damage, the wind portion of your claim will be paid.**

**Q. Should I retain a Public Adjuster or Attorney?**

**A. You certainly have every right to do so, but, it is always a good idea to give sufficient time for a TWIA Adjuster to inspect the damage and determine the financial extent of the loss and let you know what TWIA will pay. Hiring a Public Adjuster or Attorney may delay your getting paid for your loss.**

**Q. Will TWIA have sufficient money to pay all Hurricane Ike claims?**

**A. The answer is an unequivocal yes. TWIA is prepared financially to pay every legitimate claim filed by their policyholders.**

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