



Texas Windstorm Insurance Association
Policy Center Residential Renewal Application
Filing



**6. Revised Residential Renewal
Application Screen Captures**



Activity

Activity

Activity Detail

[Close Worksheet](#)

[View Notes](#)

Documents must be submitted via the "Documents" link in the Tools Menu. To provide a document, click on the "Upload Document" button.

Activity Info

Policy # TWIA-00000019-02

Transaction # T00000036

31

Subject Renewal Application Ready for Your Review

31.B

Description Renewal Application has been generated and is ready for your review. Please review, make any changes needed, submit payment and renewal to TWIA.

Status Open

Assigned to Andrea Alvarado



Tab Bar, Info Bar, Side Bar

2 Texas Windstorm Insurance Association **Policy Center** Unsaved Work | Age

Desktop | **Account** | **Policy** | **Search** | **Team** | **Administration** | **5** | **S.A.**

1 Renewal (Calculated) | **13** Windstorm and Hail | Eff. 03/24/2015 | **Applicant Sample** | Account # A000000004 | Policy # TWIA-00000018-02

30 **Renewal T000000034**
Calculated

Actions | **Qualification**

Next > | **Edit Transaction** | **Save Draft** | **Submit to TWIA** | **Withdraw**

Policy Type Selection



Qualification Screen

2 Texas Windstorm Insurance Association **Policy Center** Unsaved Work | [Agent Portal](#) | [Help](#) | [Information](#) | [Preferences](#) | [Log Out](#)

1 **Desktop** | **Account** | **Policy** | **Search** | **Administration** 5 5.A

1 Renewal (Calculated) **13** Windstorm and Hail | Eff. 02/11/2015 | Renewal Sample | Account # A000000033 | Policy # TWIA-00000076-02 | Underwriter: Texas Windstorm Insurance Association

30 **Actions**

30 Renewal T00000170
Calculated

30 **Qualification**

- Policy Contract
- Policy Info
- Locations and Risk Items
- Policy Review
- Summary **28**
- Payment

Tools

- Internal Notes
- Documents
- Activities
- Transaction History

Qualification

Next

Policy Type Selection
Available Options Residential

Pre-Qualification Questions

35	Do all the risk items fall in the TWIA coverage area?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines
36	Does the applicant meet the evidence of declination requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements
37	Does the applicant meet the flood insurance requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	Flood Insurance Requirements

Pre-Renewal Information **31.M** **31.N** **31.O**

31.P Renewal applications are not guaranteed by TWIA. Premium or policy conditions are subject to change and may affect policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage. Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to Thu Jan 01 00:01:00 CST 2015 **31.E** **31.F**

31.I	Have there been any repairs, alterations or additions to the building in the past 12 months?	* <input type="radio"/> Yes <input checked="" type="radio"/> No
31.H	Will the policy premium be financed?	* <input type="radio"/> Yes <input checked="" type="radio"/> No

Resources

- [View/Print the TWIA Declination Worksheet](#)
- [View/Print the TWIA Flood Worksheet](#)

Next



Qualification Screen (Coverage Area)

Qualification

◆ Only include those risk items that are located in the TWIA coverage area.

[Next >](#) [Calculate Premium](#) [Save Draft](#) [Withdraw](#)

Pre-Qualification Questions

35 Do all the risk items fall in the TWIA coverage area?

★ Yes No

[TWIA Coverage & Eligibility Guidelines](#)

Resources

[View/Print the TWIA Declination Worksheet](#)

[View/Print the TWIA Flood Worksheet](#)

[Next >](#) [Calculate Premium](#) [Save Draft](#) [Withdraw](#)



TEXAS WINDSTORM
INSURANCE ASSOCIATION

TWIA Coverage & Eligibility Guidelines



Texas Windstorm
Insurance Association

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Agents

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- Coverage & Eligibility
- Documents & Downloads
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 - E-Quote Registration
 - Processing Quotes & Apps
 - Online Policy Change
 - PDF File Format
- EFT Resource Page
- File A Claim
- General FAQs
- Premium Finance Cancellations
- New Agent Guide

Coverage & Eligibility

TWIA continues to operate under its present charter, providing wind and hail coverage to the catastrophe-designated areas of Texas.

For information about writing homeowners coverage through the Texas FAIR Plan Association (TFPA), visit the [TFPA website](#).

TWIA policies do not cover damage from flood / storm surge (see TWIA's policy exclusions for a full definition). For information about flood coverage, visit the [National Flood Insurance Program \(NFIP\) Website](#).

Agents submitting applications on insurable property must comply with declaration of coverage requirements. In addition, the property may require flood insurance. [View these requirements in the Texas Administrative Code](#).

Territory ▶

TWIA's territory includes the following 14 counties along the Texas Gulf Coast and part of Harris County:



Qualification Screen (Declination)

1 Renewal (Calculated) 13 Windstorm and Hail | Eff. 03/25/2015 | Test Example | Account # A000000004 | Policy # TWIA-00000019-02 5 5.A

30 Renewal T00000036
Calculated

Qualification

Policy Contract
Policy Info
Locations and Risk Items
Policy Review
Summary
Payment

Tools

Internal Notes
Documents
Participants
Activities
Transaction History

Qualification

Next > Edit Transaction Save Draft Submit to TWIA Withdraw

Policy Type Selection
Available Options Residential

Pre-Qualification Questions

35	Do all the risk items fall in the TWIA coverage area?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines
36	Does the applicant meet the evidence of declination requirements?	* <input type="radio"/> Yes <input checked="" type="radio"/> No	Evidence of Declination Requirements
37	Does the applicant meet the flood insurance requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	Flood Insurance Requirements

Pre-Renewal Information 31.M 31.N 31.O

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31.I	Have there been any repairs, alterations or additions to the building in the past 12 months?	* <input type="radio"/> Yes <input checked="" type="radio"/> No
31.H	Will the policy premium be financed?	* <input type="radio"/> Yes <input checked="" type="radio"/> No

Resources

[View/Print the TWIA Declination Worksheet](#)
[View/Print the TWIA Flood Worksheet](#)

Next > Edit Transaction Save Draft Submit to TWIA Withdraw



Qualification Screen (Flood Insurance)

1 Renewal (Calculated) **13** Windstorm and Hail | Eff. 03/25/2015 | **Test Example** | Account # A000000004 | Policy # TWIA-00000019-02 **5** **5.A**

Actions **Qualification**

Next > Edit Transaction Save Draft Submit to TWIA Withdraw

Renewal T000000036
Calculated

Qualification

- Policy Contract
- Policy Info
- Locations and Risk Items
- Policy Review
- Summary
- Payment

Tools

- Internal Notes
- Documents
- Participants
- Activities
- Transaction History

Policy Type Selection
Available Options Residential

Pre-Qualification Questions

35	Do all the risk items fall in the TWIA coverage area?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines
36	Does the applicant meet the evidence of declination requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements
37	Does the applicant meet the flood insurance requirements?	* <input type="radio"/> Yes <input checked="" type="radio"/> No	Flood Insurance Requirements

Pre-Renewal Information **31.M** **31.N** **31.O**

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31.I	Have there been any repairs, alterations or additions to the building in the past 12 months?	* <input type="radio"/> Yes <input checked="" type="radio"/> No
31.H	Will the policy premium be financed?	* <input type="radio"/> Yes <input checked="" type="radio"/> No

Resources

- [View/Print the TWIA Declination Worksheet](#)
- [View/Print the TWIA Flood Worksheet](#)

Next > Edit Transaction Save Draft Submit to TWIA Withdraw



Qualification Screen (Pre-Renewal Information Expanded)

Desktop Account Policy Search Administration 5 5.A Go to (Alt+/) Go

1 Renewal (Calculated) **13** Windstorm and Hail | Eff. 02/11/2015 | Renewal Sample | Account # A000000033 | Policy # TWIA-00000076-02 | Underwriter: Texas Windstorm Insurance Association

Actions

Renewal T000000170
Calculated

Qualification

Policy Contract
Policy Info
Locations and Risk Items
Policy Review
Summary
Payment

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Tools

Internal Notes
Documents
Activities
Transaction History

Qualification

Next > Save Draft Submit to TWIA Withdraw

Policy Type Selection
Available Options Residential

Pre-Qualification Questions

35	Do all the risk items fall in the TWIA coverage area?	<input checked="" type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines
36	Does the applicant meet the evidence of declination requirements?	<input checked="" type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements
37	Does the applicant meet the flood insurance requirements?	<input checked="" type="radio"/> Yes <input type="radio"/> No	Flood Insurance Requirements

Pre-Renewal Information 31.M 31.N 31.O

31.P Renewal applications are not guaranteed by TWIA. Premium or policy conditions are subject to change and may affect policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage. Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to Thu Jan 01 00:01:00 CST 2015 31.E 31.F

31.I	Have there been any repairs, alterations or additions to the building in the past 12 months?	<input checked="" type="radio"/> Yes <input type="radio"/> No
31.J	Please select Edit Transaction button and make any necessary changes to the Locations & Risk Items screen	<input type="radio"/> Yes <input checked="" type="radio"/> No
31.H	Will the policy premium be financed?	<input checked="" type="radio"/> Yes <input type="radio"/> No

Before submitting the application to TWIA, please select Edit Transaction button and add a premium financier on the Policy Info screen

Resources

[View/Print the TWIA Declination Worksheet](#)
[View/Print the TWIA Flood Worksheet](#)

Next > Save Draft Submit to TWIA Withdraw



Qualification Screen (Pre-Renewal Validation)

1 Renewal (Draft) 13 Windstorm and Hail | Eff. 02/16/2015 | **Renewal Sample** | Account # A000000033 | Policy # TWIA-00000076-02 | Underwriter: Texas Windstorm Insurance Association

5
5.A

Actions

Renewal T000000170
Draft

Qualification

[Policy Contract](#)

[Policy Info](#)

[Locations and Risk Items](#)

[Policy Review](#)

[Summary](#)

[Payment](#)

Tools

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[Activities](#)

[Transaction History](#)

Qualification

* You indicated on the Qualification screen that the policy premium is financed, however, you did not add a Premium Financier on the Policy Info Screen - Either update question answer to No or add a Premium Financier.*

Next >

Policy Type Selection
 Available Options Residential

Pre-Qualification Questions

35	Do all the risk items fall in the TWIA coverage area?	* <input type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines
36	Does the applicant meet the evidence of declination requirements?	* <input type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements
37	Does the applicant meet the flood insurance requirements?	* <input type="radio"/> Yes <input type="radio"/> No	Flood Insurance Requirements

Pre-Renewal Information

Renewal applications are not guaranteed by TWIA. Premium or policy conditions are subject to change and may affect policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage. Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to Thu Jan 01 00:01:00 CST 2015

31.I	Have there been any repairs, alterations or additions to the building in the past 12 months?	* <input type="radio"/> Yes <input checked="" type="radio"/> No	
31.H	Will the policy premium be financed?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	

Before submitting the application to TWIA, please select Edit Transaction button and add a premium financier on the Policy Info screen

Resources
[View/Print the TWIA Declination Worksheet](#)
[View/Print the TWIA Flood Worksheet](#)

Next >

31.P

31.M

31.N

31.O

31.E

31.F



Policy Info Screen

2 Texas Windstorm Insurance Association Policy Center Unsaved Work | Agent Portal | Help | Information | Preferences | Log Out

1 Desktop Account Policy Search Administration 5 5.A Go to (Alt+) Go

13 Renewal (Draft) Windstorm and Hail | Eff. 02/11/2015 | Renewal Sample | Account # A000000033 | Policy # TWIA-00000076-02 | Underwriter: Texas Windstorm Insurance Association

Actions

Policy Info

Back Next Calculate Premium Save Draft Withdraw

Please review the expiring policy for any open activities, as this could have an effect on continuing coverage.

Renewal T000000170 Draft

Qualification

Policy Contract 8

Policy Info

Locations and Risk Items

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Tools

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Documents

Activities

Transaction History

Primary Named Insured Change To: 8.A Renewal Sample

Name 8.A

Mailing Address Change To: 8.B

8.B PO Box 1

Austin, TX 78701 3

Policy Details 6

Effective Date * 02/11/2015 6.A

Expiration Date 02/11/2016 6.B

Agency Details 9

9.A Agency Name WEB TESTING AGENCY

TDI License # 1111 WEB TESTING AGENCY

9.B Agency Location * 16823 - Web Testing Agency, PO Box 99090, Austin - Eligible

Location Phone # 000-000-0000

Contact Name Andrea Alvarado

Contact Phone #

Additional Named Insureds

Add Remove

Name | Relationship To Primary Named Insured



Primary Named Insured Screen

8 Primary Named Insured Test Example ([Return to Policy Info](#))

OK Cancel

Contact Detail

Individual

First Name

8.A * Test

Last Name

* Example

Primary Phone

* <none selected> v

Home Phone

Work Phone

Mobile Phone

Fax Phone

Does the primary insured have an email address? Yes No

Primary Email

*

Secondary Email

Address

Country

8.B * United States of America v

APO/FPO/DPO

Address Line 1

*

Address Line 2

*

City

*

State

* <none selected> v

ZIP Code

*

County

*

Official IDs

SSN

*



New Premium Financier Screen

New Premium Financier ([Return to Policy Info](#))

OK Cancel

Premium Financier Agreement Type * <none selected>

Contact Detail

Business

Business Name *

Office Phone

Fax

Primary Email

Secondary Email

Address

Country * United States of America

APO/FPO/DPO

Address Line 1 *

Address Line 2

City *

State * <none selected>

ZIP Code *-.....

County

Official IDs

FEIN-.....

New Premium Financier ([Return to Policy Info](#))

OK Cancel

Premium Financier Agreement Type * **Premium Finance Agreement Incl Power of Attorney**



Location Information Screen

Location Information ([Return to Locations and Risk Items](#))

OK Cancel

Warning: Corrections made to the property address updates at the policy and account level, including prior policy periods. To add a new property address, click 'Cancel' and select 'Add Location.'

38 Do you want to make corrections to your risk location? Yes No

39 Please select the reason for the correction *

Street Address Yes No
If you do not have a street address, click 'No' and enter a valid legal description.
Enter any Unit #, Apt #, or Suite # in the Unit # field on the Risk Item page, not on the Location Address.

Location Address ⚠

County *	<input type="text"/>	Name of Complex	<input type="text"/>
Address Line 1 *	<input type="text"/>	Legal Description	
City *	<input type="text"/>	Lot	<input type="text"/>
State	Texas	Block	<input type="text"/>
ZIP Code *	<input type="text"/>	Section	<input type="text"/>

To validate this address, Address Line 1 and either City and State, or ZIP Code are required

Will you be requesting coverage for a dwelling at this risk location? * Yes No

Refer to the most recent [Dwelling Windstorm Policy](#) for a complete description.

Are there any unscheduled detached structures on premises? * Yes No

Total value of unscheduled detached structures * \$

16.C



Location Information Screen (Harris County)

Location Information ([Return to Locations and Risk Items](#))

OK Cancel

38 Do you want to make changes to your risk location? Yes No

39 Please select the reason for changing your risk location *

Street Address Yes No
If you do not have a street address, click 'No' and enter a valid legal description.

16.C **Location Address**

County *	<input type="text" value="Harris"/>	Name of Complex	<input type="text"/>
Street Number *	<input type="text" value="123"/>	Legal Description	
Direction	<input type="text" value="<none selected>"/>	Lot	<input type="text"/>
Street Name *	<input type="text" value="Street Name"/>	Block	<input type="text"/>
Type	<input type="text" value="<none selected>"/>	Section	<input type="text"/>
City *	<input type="text" value="La Porte"/>		
State	Texas		
Zip Code *	<input type="text" value="77571"/>		

Is your risk location inside city limits and east of Highway 146? * Yes No

Will you be requesting coverage for a dwelling at this risk location? * Yes No

Refer to the most recent [Dwelling Windstorm Policy](#) for a complete description.

Are there any unscheduled detached structures on premises? * Yes No

Total value of unscheduled detached structures * \$



Locations and Risk Items Screen

Locations and Risk Items				
<input type="button" value="≤ Back"/> <input type="button" value="Next ≥"/> <input type="button" value="Edit Transaction"/> <input type="button" value="★ Submit to TWIA"/> <input type="button" value="Withdraw"/>				
14 15 16				
Actions	Item Number	Description	Item Type	Insurance Amount
Add Item	Galveston: 123 Street Name, Galveston, TX, 77550 (Primary)			
14.A	1A	15.A Item Description 16.A	Structure	\$113,000.00
	1B	Personal Property of Item Description	Personal Property	\$60,000.00
				\$173,000.00
<input type="button" value="≤ Back"/> <input type="button" value="Next ≥"/> <input type="button" value="Edit Transaction"/> <input type="button" value="★ Submit to TWIA"/> <input type="button" value="Withdraw"/>				



Item Description(s) Screen (Details Tab)

1A: Item Description ([Return to Locations and Risk Items](#))

OK Cancel

16.D Details [Coverages](#) [Credits and Surcharges](#) [Additional Interests](#) [Property Exclusions](#)

Location Galveston: 123 Sample, Galveston, TX, 77550 **16.C**

MSB Zip Code **77550**

Building #

Unit #

16 Description * **16.A**

Note: Description appears on both the application summary and the printed declarations page

Risk Category Residential Structures with the Option to add Personal Property

16.B Risk Item Type Single Family Dwelling



Item Description(s) Screen (Details Tab: Location & MSB Information)

1A: Item Description (Return to Locations and Risk Items)

OK Cancel

16.D Details Coverages Credits and Surcharges Additional Interests Property Exclusions

Location Galveston: 123 Sample, Galveston, TX, 77550 **16.C**

MSB Zip Code **77550**

Building #

Unit #

16 Description * Item Description **16.A**

Note: Description appears on both the application summary and the printed declarations page

Risk Category Residential Structures with the Option to add Personal Property

16.B Risk Item Type Single Family Dwelling

MSB Policy # * sample77550

Confirm MSB # * sample77550

Last Imported: 02/16/2015

Last Calculated: 02/16/2015

Please confirm that the MSB information (identified in bold) is correct. If needed, confirm the MSB number and/or make modifications. To modify the information, please update the appropriate fields via the MSB Website and re-import.



Item Description(s) Screen (Details Tab: General Information, Additional Details, & Construction Details)

General Information

16.K Occupancy Type	* Primary Dwelling	16.L
Structure Condition	* Excellent	
Companion Policy Type	* HO/Condo Unit Owner/FRO/TDP-3/TFR-3	
Desire Wind Driven Rain Coverage?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	
Companion Policy Company	* Affiliated Fm Insurance Company	
Amount of Insurance for this item provided by Companion Policy	* \$ 160,000	
Flood Insurance Company	* Affiliated Fm Insurance Company	
Amount of Insurance for this item provided by Flood Policy	* \$ 160,000	
Prior TWIA Policy #	99999900	

Additional Details

Construction Date	* Month: 1, * Day: 1, Year: 2005	Has a WPI-8 Certificate of Compliance been issued for this construction? <input checked="" type="radio"/> Yes <input type="radio"/> No									
Re-Roof Details	<table border="0"> <tr> <td>* Date</td> <td>* Type</td> <td>Has a WPI-8 Certificate of Compliance been issued for this construction?</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input checked="" type="radio"/> Yes <input type="radio"/> No</td> </tr> <tr> <td colspan="3"> <input type="button" value="Add"/> <input type="button" value="Remove"/> </td> </tr> </table>		* Date	* Type	Has a WPI-8 Certificate of Compliance been issued for this construction?	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
* Date	* Type	Has a WPI-8 Certificate of Compliance been issued for this construction?									
<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No									
<input type="button" value="Add"/> <input type="button" value="Remove"/>											
Subsequent Repairs	<table border="0"> <tr> <td>* Date</td> <td>* Description</td> <td>Has a WPI-8 Certificate of Compliance been issued for this construction?</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input checked="" type="radio"/> Yes <input type="radio"/> No</td> </tr> <tr> <td colspan="3"> <input type="button" value="Add"/> <input type="button" value="Remove"/> </td> </tr> </table>		* Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
* Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?									
<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No									
<input type="button" value="Add"/> <input type="button" value="Remove"/>											
Additions	<table border="0"> <tr> <td>* Date</td> <td>* Description</td> <td>Has a WPI-8 Certificate of Compliance been issued for this construction?</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input checked="" type="radio"/> Yes <input type="radio"/> No</td> </tr> <tr> <td colspan="3"> <input type="button" value="Add"/> <input type="button" value="Remove"/> </td> </tr> </table>		* Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
* Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?									
<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No									
<input type="button" value="Add"/> <input type="button" value="Remove"/>											

Construction Details

16.E Number of Stories	16.F 1
16.G Roof Type	16.H Shingles, Asphalt/Fiberglass
16.I Exterior Walls	16.J Siding, Wood
Structure is certified as superior construction?	<input type="checkbox"/>

Total Area 1200



Item Description(s) Screen (Details Tab: General Information Expanded)

General Information

16.K Occupancy Type	16.L Primary Dwelling
Structure Condition	Excellent
Companion Policy Type	HO/Condo Unit Owner/FRO/TDP-3/TFR-3
16.U Desire Wind Driven Rain Coverage?	Yes
16.U Companion Policy Company	Affiliated Fm Insurance Company
Amount of Insurance for this item provided by Companion Policy	\$160,000.00
Flood Insurance Company	Affiliated Fm Insurance Company
Amount of Insurance for this item provided by Flood Policy	\$160,000.00
Prior TWIA Policy #	99999900



Item Description(s) Screen (Details Tab: Additional Details Expanded)

Variation 1

Additional Details													
Construction Date	<table border="1"><tr><td>* <u>Month</u></td><td>* <u>Day</u></td><td><u>Year</u></td><td>Has a WPI-8 Certificate of Compliance been issued for this construction?</td></tr><tr><td>1</td><td>1</td><td>2005</td><td>* <input checked="" type="radio"/> Yes <input type="radio"/> No</td></tr></table>	* <u>Month</u>	* <u>Day</u>	<u>Year</u>	Has a WPI-8 Certificate of Compliance been issued for this construction?	1	1	2005	* <input checked="" type="radio"/> Yes <input type="radio"/> No				
* <u>Month</u>	* <u>Day</u>	<u>Year</u>	Has a WPI-8 Certificate of Compliance been issued for this construction?										
1	1	2005	* <input checked="" type="radio"/> Yes <input type="radio"/> No										
Re-Roof Details	<table border="1"><tr><td><input type="button" value="Add"/></td><td><input type="button" value="Remove"/></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>* <u>Date</u></td><td>* <u>Type</u></td><td>Has a WPI-8 Certificate of Compliance been issued for this construction?</td></tr><tr><td><input type="checkbox"/></td><td>../../....</td><td><none selected></td><td>WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No</td></tr></table>	<input type="button" value="Add"/>	<input type="button" value="Remove"/>			<input type="checkbox"/>	* <u>Date</u>	* <u>Type</u>	Has a WPI-8 Certificate of Compliance been issued for this construction?	<input type="checkbox"/>	../../....	<none selected>	WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Add"/>	<input type="button" value="Remove"/>												
<input type="checkbox"/>	* <u>Date</u>	* <u>Type</u>	Has a WPI-8 Certificate of Compliance been issued for this construction?										
<input type="checkbox"/>	../../....	<none selected>	WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No										
Subsequent Repairs	<table border="1"><tr><td><input type="button" value="Add"/></td><td><input type="button" value="Remove"/></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>* <u>Date</u></td><td>* <u>Description</u></td><td>Has a WPI-8 Certificate of Compliance been issued for this construction?</td></tr><tr><td><input type="checkbox"/></td><td>../../....</td><td></td><td>WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No</td></tr></table>	<input type="button" value="Add"/>	<input type="button" value="Remove"/>			<input type="checkbox"/>	* <u>Date</u>	* <u>Description</u>	Has a WPI-8 Certificate of Compliance been issued for this construction?	<input type="checkbox"/>	../../....		WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Add"/>	<input type="button" value="Remove"/>												
<input type="checkbox"/>	* <u>Date</u>	* <u>Description</u>	Has a WPI-8 Certificate of Compliance been issued for this construction?										
<input type="checkbox"/>	../../....		WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No										
Additions	<table border="1"><tr><td><input type="button" value="Add"/></td><td><input type="button" value="Remove"/></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>* <u>Date</u></td><td>* <u>Description</u></td><td>Has a WPI-8 Certificate of Compliance been issued for this construction?</td></tr><tr><td><input type="checkbox"/></td><td>../../....</td><td></td><td>WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No</td></tr></table>	<input type="button" value="Add"/>	<input type="button" value="Remove"/>			<input type="checkbox"/>	* <u>Date</u>	* <u>Description</u>	Has a WPI-8 Certificate of Compliance been issued for this construction?	<input type="checkbox"/>	../../....		WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Add"/>	<input type="button" value="Remove"/>												
<input type="checkbox"/>	* <u>Date</u>	* <u>Description</u>	Has a WPI-8 Certificate of Compliance been issued for this construction?										
<input type="checkbox"/>	../../....		WPI-8 Certificate of Compliance issued? <input type="radio"/> Yes <input type="radio"/> No										



Item Description(s) Screen (Details Tab: Additional Details Expanded)

Variation 2

Additional Details			
A statement signed by the city building official will be required. In this statement the city building official shall affirm that, to his/her best belief and knowledge:			
1. Construction was completed in accordance with building specifications and standards which comply with the Standard Building Code (1973 Edition) or an equivalent recognized code, and			
2. The city has inspected the structure and enforced compliance to said code.			
Construction Date	* Month	* Day	Year Has a Building Official's Statement been issued for this construction?
	1	1	1995 * <input type="radio"/> Yes <input type="radio"/> No
Re-Roof Details	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
	* Date	* Ixps	Required document(s) been issued for construction?
Subsequent Repairs	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
	* Date	* Description	Required document(s) been issued for construction?
Additions	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
	* Date	* Description	Required document(s) been issued for construction?



Item Description(s) Screen (Coverages Tab)

1A: Item Description ([Return to Locations and Risk Items](#))

OK Cancel

Details Coverages Credits and Surcharges Additional Interests Property Exclusions

Structure Coverage

20 Insurance Amount * \$ 115,000

40 You have indicated a change in the Insurance Amount. Has the replacement cost changed? * Yes No

43 Do you wish to upload a new MSB? * Yes No

41 Since the Replacement Cost has changed, please access the MSB via the Details tab to update the Replacement Cost.

TWIA recommends insuring for 100% of Replacement Cost.

Structure Valuation

16.O Replacement Cost **16.P** \$110,352.00

16.M Actual Cash Value **16.N** \$104,834.00

Deductible **18** 1% (\$100 min.) v

Deductible Amount \$1,150.00

Coinsurance **17** 80% v

16.Q Increased Cost of Construction Coverage **16.R** * 5% v

Attached Structures

Personal Property Coverage

20 Insurance Amount * \$ 25,000

16.T Replacement Cost Coverage (form 365) * Yes No

Deductible * 1% (\$100 min.) v

Deductible Amount \$250.00



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Item Description(s) Screen (Credits and Surcharges Tab)

1A: Item Description ([Return to Locations and Risk Items](#))

OK

Cancel

[Details](#)

[Coverages](#)

Credits and Surcharges

[Additional Interests](#)

[Property Exclusions](#)

16.S

- Building Code Credit**
- Actual Cash Value Roof (Form 400)**
- Cosmetic Damage Exclusion for Hail Resistant Roof Credit (Form 420)**
- WPI-8 Waiver (Surcharge Will Be Applied)**
- Exception Under Chapter 2210.259 of the Texas Insurance Code**



Item Description(s) Screen (Credits and Surcharges Tab: Expansion A)

1A: Item Description ([Return to Locations and Risk Items](#))

OK Cancel

[Details](#)

[Coverages](#)

[Credits and Surcharges](#)

[Additional Interests](#)

[Property Exclusions](#)

Building Code Credit

Risk Location / Building Code Class

* <none selected> ▼

If a structure qualifies for the ASCE building code credit, please select the WRC option.

Actual Cash Value Roof (Form 400)

Is the roof covering curling, cracking or missing shingles?

* Yes No

Is the roof covering showing signs of significant deterioration?

* Yes No

Cosmetic Damage Exclusion for Hail Resistant Roof Credit (Form 420)

Do you have a roofing installation form completed by an authorized roofing company representative?

* Yes No

Do you have a Form 420 that has been signed by the insured?

* Yes No

Do you have a WPI8 certificate for the roof or was the roof installed prior to 01/01/1988?

* Yes No

Hail Resistant Roof Class

* <none selected> ▼

Installation Year

* <none selected> ▼

WPI-8 Waiver (Surcharge Will Be Applied)

You are requesting to waive the WPI-8 requirement for this item. Please confirm that a WPI-8 Certificate of Compliance has not been issued and eligibility requirements are met. For an item to be eligible for the waiver, at least one instance of original construction, repairs, additions or structural alterations must have commenced on or after 01/01/1988 but before 06/19/2009. Any construction instance that commenced on 06/19/2009 or later will require a WPI-8.

Please note that a surcharge will be applied, and eligibility will be reviewed by TWIA.

Exception Under Chapter 2210.259 of the Texas Insurance Code



Item Description(s) Screen (Credits and Surcharges Tab: Expansion B)

1A: Item Description [\(Return to Locations and Risk Items\)](#)

OK Cancel

[Details](#) [Coverages](#) [Credits and Surcharges](#) [Additional Interests](#) [Property Exclusions](#)

Building Code Credit

Risk Location / Building Code Class

* <none selected> ▼

If a structure qualifies for the ASCE building code credit, please select the WRC option.

Actual Cash Value Roof (Form 400)

Is the roof covering curling, cracking or missing shingles?

* Yes No

Is the roof covering showing signs of significant deterioration?

* Yes No

Cosmetic Damage Exclusion for Hail Resistant Roof Credit (Form 420)

Do you have a roofing installation form completed by an authorized roofing company representative?

* Yes No

Do you have a Form 420 that has been signed by the insured?

* Yes No

Do you have a WPI8 certificate for the roof or was the roof installed prior to 01/01/1988?

* Yes No

Hail Resistant Roof Class

* <none selected> ▼

Installation Year

* <none selected> ▼

WPI-8 Waiver (Surcharge Will Be Applied)

Exception Under Chapter 2210.259 of the Texas Insurance Code

You indicated this property meets the exception for applicants non-renewed or cancelled by their private market insurer on or after June 19, 2009, through December 31, 2015 that are also missing one or more WPI-8s from that time period. By submitting this application under the criteria set by Statute 2210.259 (i.e. Senate Bill 1702), we will accept the application at the regular TWIA rate; however, upon underwriter review, we will adjust the premium accordingly.



Item Description(s) Screen (Additional Interest Tab)

1A: Item Description (Return to Locations and Risk Items)

OK Cancel

10

Details Coverages Credits and Surcharges **Additional Interests** Property Exclusions

Mortgagee/Loss Payee/Contract of Sale

Add Remove

<input type="checkbox"/>	Name	* Interest Type	Loan #
10.A <input type="checkbox"/>	Sample Mortgagee	Mortgagee	12345 10.C



Item Description(s) Screen (Property Exclusions Tab)

1A: Item Description ([Return to Locations and Risk Items](#))

OK Cancel

[Details](#) [Coverages](#) [Credits and Surcharges](#) [Additional Interests](#) **Property Exclusions**

Property Exclusions List

<input type="checkbox"/> * Description
<input type="checkbox"/> Sample Information: Demonstrating an exclusion from 10% extension

This tab is only to view property items that have been specifically excluded by TWIA Underwriting. Additional coverage exclusions are listed in the Policy Jacket (contract) and/or may exist in any attached policy forms. Please consult the Policy Jacket (contract) and any applicable forms for additional information on exclusions.



Location and Risk Items (Additional Interest Tab – Expanded)

Additional Interest Sample Mortgagee ([Return to 1A: Item Description](#))

Contact Detail

10.D

Business

Business Name Sample Mortgagee

Name 2

Office Phone

Fax

Primary Email

Secondary Email

10.E

Address

Country United States of America

APO/FPO/DPO

Address Line 1 PO Box 3

Address Line 2

City Austin

State Texas

ZIP Code 78701

County

Official IDs

FEIN



Locations and Risk Items (Scheduled)

Locations and Risk Items				
<input type="button" value="≤ Back"/> <input type="button" value="Calculate Premium"/> <input type="button" value="Save Draft"/> <input type="button" value="Withdraw"/>				
<input type="button" value="Add Location"/> <input type="button" value="Remove Item(s)"/>				
Actions	Item Number	Description	Item Type	Insurance Amount
<input type="button" value="Add Item"/> Harris: 1234 Sample, La Porte, TX, 77571 (Primary)				
<input type="checkbox"/>	1A	Dwelling 1	Structure	\$159,837.00
<input type="checkbox"/>	1B	Personal Property of Dwelling 1	Personal Property	\$8,000.00
				23.C \$167,837.00
<input type="button" value="≤ Back"/> <input type="button" value="Calculate Premium"/> <input type="button" value="Save Draft"/> <input type="button" value="Withdraw"/>				



Policy Review Screen

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Policy Review

[< Back](#) [Next >](#) [Edit Transaction](#) [★ Submit to TWIA](#) [Withdraw](#)

Differences

31.A **31.B**

Description	Existing Policy	Renewal
<input type="checkbox"/> Policy Info		
Period End	03/25/2015	03/25/2016
Period Start	03/25/2014	03/25/2015
<input type="checkbox"/> Locations and Risk Items		
<input type="checkbox"/> Galveston: 123 Street Name, Galveston, TX, 77550		
<input type="checkbox"/> 1A Item Description		
Deductible Amount	1100.00	1130.00
<input type="checkbox"/> Coverages		
<input type="checkbox"/> Structure Coverage		
Insurance Amount	110,000	113,000

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Summary Screen

Summary

≤ Back Next ≥ Edit Transaction ☆ Submit to TWIA Withdraw

Policy #	00000020-02	Transaction Effective Date	03/25/2015
Renewal #	000000039	Actual Premium	\$1,529.00
Policy Period	03/25/2015 - 03/25/2016	Surcharges	\$229.00
Primary Named Insured	Test Example	Actual Premium & Surcharges	\$1,758.00
Mailing Address	PO Box 1 Austin, TX 78701	Commission	\$244.64

Commission Amount is 16% of Actual Premium of Issued Policy.

Policy Premium

Policy Premiums

Item #	Description	Coverage Detail	Cost Amount	Premiums	
Galveston: 123 Street Name, Galveston, TX, 77550					
1A	Item Description		\$113,000.00	\$1,063.00	\$1,301.00 View Rate Sheet
24	Increased Cost of Construction		-	\$85.00	-
	Personal Property Replacement Cost		-	\$58.00	-
	Indirect Loss		-	\$95.00	-
1B	Personal Property		\$60,000.00	\$199.00	\$228.00 View Rate Sheet
	Personal Property Replacement Cost		-	\$11.00	-
	Indirect Loss		-	\$18.00	-

Additional Policy Surcharges

Item #	Description	State	Amount
1A	WP18 Waiver Surcharge Texas		\$195.00
1B	WP18 Waiver Surcharge Texas		\$34.00
			\$229.00

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Payment Screen

Payment

Amount Due and Payment Summary

21	Actual Premium	\$518.00	23.D
25	Surcharges	-	25.A
26	Amount Due to TWIA	\$518.00	27

Payments

26	Total Payment Amount	\$518.00	27
	Payment Method	<input type="text" value="<none selected>"/>	

4 32.C Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.



Required Documentation Screen

Required Documentation

Part 1 - Before Submitting Transaction To TWIA

Before pressing 'Continue', please ensure that you have provided the documents highlighted below to TWIA by uploading them to this transaction.

31.C If a signed copy of a TWIA form is required, you may download it from the [Documents and Downloads](#) section of our website.

If the documentation has not yet been uploaded or if you are unsure as to which documentation you have included, please press 'Cancel/Return' and click on the 'Documents' link in the Tools menu. From there you can view all documentation that is associated with the transaction and make any necessary additions/corrections. Credits will be removed from an item if the appropriate documentation is not uploaded.

Once you have confirmed that all required documentation has been uploaded, please re-initiate the submission process via the 'Payment' screen.

You may be contacted by a TWIA underwriter prior to issuance to provide further documentation. Failure to provide all required documentation could result in rejection of the application.

Risk Item Documents		
Item #	Description	Documentation required includes, but is not limited to:
Harris: 1234 Sample, La Porte, TX, 77571		
1	Dwelling 1	WPI-8 Certificate
1	Dwelling 1	Signed TWIA-400
1	Dwelling 1	Roofing Installation Form
1	Dwelling 1	Signed TWIA-420
1	Dwelling 1	WPI-8 Roof Certificate

Part 2 - After Submitting Transaction to TWIA

Documents To Mail	
Check/Money Order for \$518	
Payment Coupon	
<input type="button" value="Continue"/>	<input type="button" value="Cancel/Return"/>



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Submission Acknowledgement Screen

Submission Acknowledgement

Please print the payment coupon and mail to TWIA with a check for the full amount due. Once payment is received, your application will be processed according to TWIA underwriting guidelines. For additional information, please [click here](#) to access the TWIA Instructions and Guidelines manual.

This submission will not be processed until the payment and payment coupon are received. Payment received without an accompanying coupon will be returned. Coverage will be effective for eligible applications on the date payment is received by TWIA, the date mailed if sent by one of the four approved methods, or a later date if requested. If payment and coupon are not received within 14 days, your submission will be voided and the coverage requested in your application will not be issued. It will be necessary for you to resubmit your application if coverage is still desired.

After pressing the 'Continue' button, a PDF of the transaction summary and the payment coupon will be available for printing.

Coverage requests will not be reviewed by TWIA before payment is received.

Submission Certification

Yes, I certify that the information provided is correct to the best of my knowledge.

Continue

Cancel/Return



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Submission Information (After Submission of Renewal)

Submission Information

Thank you! Your Renewal (#T000000034) has been received by TWIA. You have indicated that your payment will be mailed. Your Renewal will be processed according to TWIA Underwriting guidelines. Coverage will not be in effect before payment is received and the effective date of coverage is verified. No claims for loss will be reviewed prior to receipt of payment.

To retrieve a PDF copy of the transaction summary, click the "View your renewal" link below, and then select Documents from the Tools menu.

- [View your renewal \(#T000000034\)](#)
- [View your policy \(#TWIA-000000018-02\)](#)
- [Go to your desktop](#)



Submission Certification (After Submission of Renewal)

Submission Acknowledgement

Please print the payment coupon and mail to TWIA with a check for the full amount due. Once payment is received, your application will be processed according to TWIA underwriting guidelines. For additional information, please [click here](#) to access the TWIA Instructions and Guidelines manual.

This submission will not be processed until the payment and payment coupon are received. Payment received without an accompanying coupon will be returned. Coverage will be effective for eligible applications on the date payment is received by TWIA, the date mailed if sent by one of the four approved methods, or a later date if requested. If payment and coupon are not received within 14 days, your submission will be voided and the coverage requested in your application will not be issued. It will be necessary for you to resubmit your application if coverage is still desired.

A PDF of the transaction summary including the payment coupon is available via the Documents link in the Tools menu.

Coverage requests will not be reviewed by TWIA before payment is received.

Submission Certification

Yes, I certify that the information provided is correct to the best of my knowledge.

Submission certification was completed on Tue Feb 17 2015 00:34:52 CST by Andrea Alvarado

33 33.A 34



Forms Screen (After Submission of Renewal)

12 Forms

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Additional Forms

12.A	Form # [△]	Description	Items#
	TWIA-220	Automatic Adjusted Building Cost	1A
	TWIA-320	Extensions of Coverage	1A,1B
	TWIA-365	Replacement Cost Personal Property	1B
	TWIA-400	Actual Cash Value - Roofs	1A
	TWIA-431	Extension of Coverage - Increased Cost of Construction	1A

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