

## TEXAS DEPARTMENT OF INSURANCE

### Texas Windstorm Insurance Association--Endorsement Form Filing

Reference No. P-0921-20

SERFF State Tracking No. S695268

In accordance with 28 TAC §5.4911, the Texas Windstorm Insurance Association (TWIA) has filed a new endorsement form with the Texas Department of Insurance for approval:

Endorsement No. 419 - Other Structures on the Described Location - Increased Limits

The endorsement will allow residential policyholders to increase their coverage for structures that are on the premises but separate from the dwelling, such as outbuildings or detached garages. Under the endorsement, the coverage limit can be increased (in 10% increments) up to 50% of the dwelling limit. This is "additional insurance," which means losses will not count against the dwelling limit.

Policyholders who do not purchase the optional endorsement still have two coverage options for other structures:

--TWIA policies will still have "other structures" coverage included in the dwelling policy form. The coverage is 10% of the dwelling limit and counts against that limit (i.e., it is not additional insurance); and

--Policyholders can buy a specific amount of coverage for a structure if the policyholder wants. In that situation, TWIA will insure the structure on its own separate policy.

You can see a copy of the new endorsement form and TWIA's explanation of the filing online at [www.tdi.texas.gov/submissions/indextwia.html#form](http://www.tdi.texas.gov/submissions/indextwia.html#form). You can also get a copy of the filing from the Office of the Chief Clerk, MC-GC-CCO, Texas Department of Insurance, P.O. Box 12030, Austin, Texas 78711-2030.

TWIA has also filed rates for the endorsement. Visit the TWIA Rate Filings section of [TDI's TWIA Submissions](#) webpage for information about the rate filing.

**Public Comment:** Send comments on the endorsement form filing to [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov) or to the Office of the Chief Clerk, MC-GC-CCO, Texas Department of Insurance, P.O. Box 12030, Austin, Texas 78711-2030 by 5:00 p.m., central time, on November 1, 2021.

**Hearing Requests:** To request a public hearing about the endorsement form filing, you must submit a request separately by 5:00 p.m., central time, on October 21, 2021. Send the request for a hearing by email to [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov) or by mail to the Texas Department of Insurance, Office of the Chief Clerk, MC-GC-CCO, P.O. Box 12030, Austin, Texas 78711-2030. Please limit any requests for a hearing to the form filing and not the rate filing.