



Texas Windstorm Insurance Association
Policy Center Residential Renewal Application
Filing



**5. Existing 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.

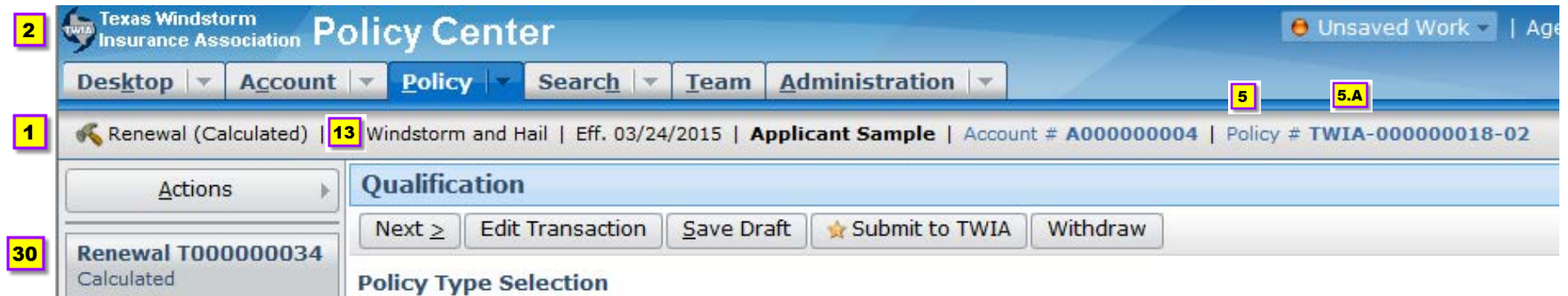
Activity Info

Policy #	TWIA-000000019-02
Transaction #	T000000036
Subject	Renewal Application Ready for Your Review
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

31

31.B

Tab Bar, Info Bar, and Sidebar



The screenshot displays the TWIA Policy Center interface. At the top left, the TWIA logo and 'Texas Windstorm Insurance Association' are visible. The main header area contains the title 'Policy Center' and a navigation bar with tabs for Desktop, Account, Policy, Search, Team, and Administration. A 'Unsaved Work' indicator is present in the top right. Below the navigation bar, a breadcrumb trail shows 'Renewal (Calculated)' followed by 'Windstorm and Hail | Eff. 03/24/2015 | Applicant Sample | Account # A000000004 | Policy # TWIA-00000018-02'. A 'Qualification' section is active, showing a 'Renewal T000000034 Calculated' status and a row of action buttons: 'Next >', 'Edit Transaction', 'Save Draft', 'Submit to TWIA', and 'Withdraw'. A 'Policy Type Selection' section is partially visible below the actions.

2 Texas Windstorm Insurance Association Policy Center Unsaved Work | Age

Desktop Account Policy Search Team Administration

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

30 Actions

Qualification

Next > Edit Transaction Save Draft Submit to TWIA Withdraw

Renewal T000000034 Calculated

Policy Type Selection

Qualification Screen

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

Desktop | Account | **Policy** | Search | Administration
Go to (Alt+/) Go

Renewal (Calculated) **13** Windstorm and Hail | Eff. 02/11/2015 | **Renewal Sample** | Account # A000000033 | Policy # TWIA-000000076-02 | Underwriter: Texas Windstorm Insurance Association

30 Renewal T000000170
Calculated

30 **Qualification**
[Policy Contract](#)
[Policy Info](#)
[Locations and Risk Items](#)
[Policy Review](#)
 Summary
 Payment

28 **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**

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 > Save Draft Submit to TWIA Withdraw

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

TWIA Coverage & Eligibility Guidelines



Home | Policyholders | Adjusters | Agents | House Bill 3 | Employment | News | Contact Us

Agents

- Agent Alerts
- Agent Bulletins
- Agent Events & Workshops
- Billing & Commission FAQ's
- Coverage & Eligibility**
- Documents & Downloads
- E-Quote - FAQs & Manuals
 - 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 declination 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)

5 5.A
1 Renewal (Calculated) | 13 Windstorm and Hail | Eff. 03/25/2015 | **Test Example** | Account # A000000004 | Policy # TWIA-000000019-02

30 Renewal T000000036
Calculated

- Qualification
- [Policy Contract](#)
- [Policy Info](#)
- [Locations and Risk Items](#)
- [Policy Review](#)
- [Summary](#)
- [Payment](#)

31.M 31.N 31.O

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

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 31.P

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

TDI Filing: Policy Center Residential Renewal Application
Submitted February 17, 2015

Evidence of Declination Requirements Screen

32.A

Evidence of Declination ([Return to Qualification](#))

An agent returning a Renewal Notice as an offer for insurance with TWIA is responsible for obtaining evidence of a current declination for wind and hail property coverage from a standard market insurer, excluding surplus lines carriers, every three calendar years. With the act of submitting this Renewal Notice for property coverage with TWIA, I, the insured's agent, acting on behalf of the insured, acknowledge I am in possession of the required proof of prior declination for wind and hail property coverage, and it is my intent to keep record of that document. This evidence of a prior declination must be made available to TWIA, if specifically requested.

NOTE: The declination may either be:

- a refusal to offer new or renewal wind and hail coverage on the property, or
 - a refusal to offer basic insurance sought by the applicant that is substantially equivalent to that offered by TWIA.
- For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA.

(See TWIA Declination Worksheet posted under Documents & Downloads on the TWIA website)

[TWIA Declination Worksheet \(PDF Document\)](#)

Qualification Screen (Flood Insurance)

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

Renewal T000000036
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 **5** ★ Submit to TWIA **5.A** 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 type="radio"/> Yes <input checked="" type="radio"/> No	Flood Insurance Requirements

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

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 Wed Mar 25 00:01:00 CDT 2015 **31.E** **31.F** **31.P**

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

TDI Filing: Policy Center Residential Renewal Application
Submitted February 17, 2015

Flood Insurance Requirement Screen

32.B

Flood Insurance Requirement ([Return to Qualification](#))

An agent returning a Renewal Notice as an offer for insurance with TWIA is responsible for verifying that a current, in-force flood policy is in effect for the term of the TWIA policy, when required. With the act of submitting this Renewal Notice for property coverage with TWIA, I, the insured's agent, acting on behalf of the insured, acknowledge I am in possession of the required evidence of a companion flood insurance policy that provides coverage during the term of the TWIA policy, and it is my intent to keep record of that documentation. This evidence of an in-force flood policy must be made available to TWIA, if specifically requested. Flood coverage is required for structures constructed, altered, remodeled, or enlarged on or after September 1, 2009, that are located in flood zones V, VE, and V1 - V30. The flood insurance requirement does not extend to structures being repaired.

[TWIA Flood Worksheet \(PDF Document\)](#)

Qualification Screen (Pre-Renewal Information expanded)

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

13 Renewal (Calculated) | Windstorm and Hail | Eff. 02/11/2015 | **Renewal Sample** | Account # A000000033 | Policy # TWIA-000000076-02 | Underwriter: Texas Windstorm Insurance Association

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

28 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.M 31.N 31.O 31.P

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	
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

Renewal T000000170
Draft

Qualification

[Policy Contract](#)

[Policy Info](#)

[Locations and Risk Items](#)

[Policy Review](#)

[Summary](#)

[Payment](#)

Tools

[Internal Notes](#) 28

[Documents](#)

[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."

5 5.A

Next > Calculate Premium Save Draft 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

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.P


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 > Calculate Premium Save Draft Withdraw

Policy Info Screen


Texas Windstorm Insurance Association

Unsaved Work |
 [Agent Portal](#) |
 [Help](#) |
 [Information](#) |
 [Preferences](#) |
 [Log Out](#)

Policy Center

Go to (Alt+) Go

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

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.

<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Primary Named Insured Change To: ▾ Name 8.A Renewal Sample Mailing Address Change To: ▾ 8.B PO Box 1 Austin, TX 78701 </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Official IDs 3 SSN 9.A * **_**-**-3333 </div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Policy Details 6 Effective Date * 6.A 02/11/2015 Expiration Date 02/11/2016 6.B </div> <div style="border: 1px solid #ccc; padding: 5px;"> Agency Details 9 Agency Name 9.A WEB TESTING AGENCY TDI License # 1111 WEB TESTING AGENCY Agency Location * 9.B 16823 - Web Testing Agency, PO Box 99090, Austin - Eligible Location Phone # 000-000-0000 Contact Name Andrea Alvarado Contact Phone # </div>
--	--

Additional Named Insureds

Add ▾ Remove

Name	Relationship to Primary Named Insured
------	---------------------------------------

Renewal T00000170
 Draft

Actions

Qualification
Policy Contract 8
Policy Info
Locations and Risk Items
Policy Review
Summary
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Tools

Internal Notes
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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> ▼

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 ▼

APC/FPO/DPO

Address Line 1 * _____

Address Line 2 _____

City * _____

State * <none selected> ▼

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

Upload Premium Financier Agreement

Location Information Screen

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 *

<none selected>
 Entry Correction
 911 Related Address Change
 Structure was Relocated
 Personal Property Moved to a New Location
 Other

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 * Galveston <input type="text"/>	Name of Complex <input type="text"/>
Street Number * 123 <input type="text"/>	Legal Description
Direction <input type="text"/>	Lot <input type="text"/>
Street Name * Street Name <input type="text"/>	Block <input type="text"/>
Type <input type="text"/>	Section <input type="text"/>
City * Galveston <input type="text"/>	
State Texas	
Zip Code * 77550 <input type="text"/>	

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 * \$ 10000.00

Location Information Screen (Harris County)

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

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

39 Please select the reason for changing your risk location * <none selected> ▼

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

16.C Location Address

<p>County * Harris ▼</p> <p>Street Number * <input style="width: 150px;" type="text" value="123"/></p> <p>Direction <none selected> ▼</p> <p>Street Name * <input style="width: 150px;" type="text" value="Street Name"/></p> <p>Type <none selected> ▼</p> <p>City * La Porte ▼</p> <p>State Texas</p> <p>Zip Code * 77571 ▼</p>	<p>Name of Complex <input style="width: 150px;" type="text"/></p> <p>Legal Description</p> <p>Lot <input style="width: 150px;" type="text"/></p> <p>Block <input style="width: 150px;" type="text"/></p> <p>Section <input style="width: 150px;" type="text"/></p>
---	---

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				
≤ Back Next ≥ Edit Transaction ★ Submit to TWIA 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
≤ Back Next ≥ Edit Transaction ★ Submit to TWIA 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 * **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 # *

Confirm MSB # *

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 <input type="text" value="16.L"/>								
Structure Condition	* Excellent <input type="text"/>								
Companion Policy Type	* HO/Condo Unit Owner/FRO/TDP-3/TFR-3 <input type="text"/>								
Desire Wind Driven Rain Coverage?	* <input checked="" type="radio"/> Yes <input type="radio"/> No								
Companion Policy Company	* Affiliated Fm Insurance Company <input type="text"/>								
Amount of Insurance for this item provided by Companion Policy	* \$ 160,000 <input type="text"/>								
Flood Insurance Company	* Affiliated Fm Insurance Company <input type="text"/>								
Amount of Insurance for this item provided by Flood Policy	* \$ 160,000 <input type="text"/>								
Prior TWIA Policy #	99999900 <input type="text"/>								
Additional Details									
Construction Date	<table border="1"> <thead> <tr> <th>* Month</th> <th>* Day</th> <th>Year</th> <th>Has a WPI-8 Certificate of Compliance been issued for this construction?</th> </tr> </thead> <tbody> <tr> <td>1 <input type="text"/></td> <td>1 <input type="text"/></td> <td>2005</td> <td>* <input checked="" type="radio"/> Yes <input type="radio"/> No</td> </tr> </tbody> </table>	* Month	* Day	Year	Has a WPI-8 Certificate of Compliance been issued for this construction?	1 <input type="text"/>	1 <input type="text"/>	2005	* <input checked="" type="radio"/> Yes <input type="radio"/> No
* Month	* Day	Year	Has a WPI-8 Certificate of Compliance been issued for this construction?						
1 <input type="text"/>	1 <input type="text"/>	2005	* <input checked="" type="radio"/> Yes <input type="radio"/> No						
Re-Roof Details	<table border="1"> <thead> <tr> <th>* Date</th> <th>* Type</th> <th>Has a WPI-8 Certificate of Compliance been issued for this construction?</th> </tr> </thead> <tbody> <tr> <td colspan="3">Add Remove</td> </tr> </tbody> </table>	* Date	* Type	Has a WPI-8 Certificate of Compliance been issued for this construction?	Add Remove				
* Date	* Type	Has a WPI-8 Certificate of Compliance been issued for this construction?							
Add Remove									
Subsequent Repairs	<table border="1"> <thead> <tr> <th>* Date</th> <th>* Description</th> <th>Has a WPI-8 Certificate of Compliance been issued for this construction?</th> </tr> </thead> <tbody> <tr> <td colspan="3">Add Remove</td> </tr> </tbody> </table>	* Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?	Add Remove				
* Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?							
Add Remove									
Additions	<table border="1"> <thead> <tr> <th>* Date</th> <th>* Description</th> <th>Has a WPI-8 Certificate of Compliance been issued for this construction?</th> </tr> </thead> <tbody> <tr> <td colspan="3">Add Remove</td> </tr> </tbody> </table>	* Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?	Add Remove				
* Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?							
Add 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

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

Item Description(s) Screen (Details tab: Additional Details expanded)

Variation 1

Additional Details	<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 colspan="4">Add Remove</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>	Add 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
Add 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 colspan="4">Add Remove</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>	Add 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
Add 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 colspan="4">Add Remove</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>	Add 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
Add 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										

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

* Date	* Type	Required document(s) been issued for construction?
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

Subsequent Repairs

* Date	* Description	Required document(s) been issued for construction?
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

Additions

* Date	* Description	Required document(s) been issued for construction?
<input type="button" value="Add"/> <input type="button" value="Remove"/>		

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

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 * 1% (\$100 min.) v

18 \$1,150.00

17 * 80% v

16.R * 5% v

16.Q Increased Cost of Construction Coverage

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

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](#))

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](#))

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 Interests tab)

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

10

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

Mortgagee/Loss Payee/Contract of Sale

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

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

42

Policy Review

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

Summary Screen

Summary

⏪ Back Next ⏩ Edit Transaction ★ Submit to TWIA Withdraw

Policy #	00000020-02	Transaction Effective Date	03/25/2015
Renewal #	00000039	21 Actual Premium	\$1,529.00 23.D
Policy Period	03/25/2015 - 03/25/2016	Surcharges 25	\$229.00 25.A
Primary Named Insured	Test Example	26 Actual Premium & Surcharges	\$1,758.00 27
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
14	Galveston: 123 Street Name, Galveston, TX, 77550				
15	<u>1A</u>	Item Description		\$113,000.00	\$1,301.00 View Rate Sheet
	24	Increased Cost of Construction		24.A \$85.00	-
		Personal Property Replacement Cost		-	\$58.00
		Indirect Loss		-	\$95.00
	<u>1B</u>	Personal Property		\$60,000.00	\$228.00 View Rate Sheet
		Personal Property Replacement Cost		-	\$11.00
		Indirect Loss		-	\$18.00

Additional Policy Surcharges

	Item #	Description	State	Amount
14.A	<u>1A</u>	WPI8 Waiver Surcharge	Texas	\$195.00
15.A	<u>1B</u>	WPI8 Waiver Surcharge	Texas	\$34.00
				\$229.00

⏪ Back Next ⏩ Edit Transaction ★ Submit to TWIA Withdraw

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 *

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

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



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

[≤ Back](#) [Next ≥](#)

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

[≤ Back](#) [Next ≥](#)