



TEXAS DEPARTMENT OF INSURANCE

Regulatory Policy Division - Windstorm Inspections Program (104-WS)

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Repairing My Garage Door after a Storm

The storm damaged my garage door. What should I know about repairing it?

In recent hurricanes, garage door failures attributed to 80% of failures to homes. A wind resistant garage door protects your home and your things from catastrophic damages. This information will help you pick a contractor to repair or replace your garage door after a storm.

Before Making Garage Door Repairs

- If your home is located in the first row of Texas counties bordering the Gulf of Mexico, or in one of the following cities in Harris County that is East of HWY 146: La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres, contact your insurance agent to determine if your repairs need to comply with the Texas Windstorm Building Code (TWBC).
- If your insurance company requires that repairs comply with the TWBC, talk to your insurance agent or adjuster about the Windstorm Inspections Program.
- If the repairs are inspected and comply with the TWBC, you will receive a Certificate of Compliance, Form WPI-8, from the Texas Department of Insurance (TDI).
- You can find more information on the Windstorm Inspections Program at www.tdi.texas.gov/wind or by calling (800) 248-6032.
- Contact your local building official for building requirements in your area.

Picking a Contractor

How do I pick a contractor to install my garage door?

- Verify the name, address, telephone number, and references of your contractor.
- Make sure the contractor has insurance or a bond.
- Get at least three written bids to compare.
- Get a copy of all written, signed agreements, and warranty terms.
- If you need a WPI-8, make sure that the garage door repair or replacement is eligible.
- Don't make your final payment until the contractor finishes all work.
- Avoid contractors going door-to-door for repair work.

Beware of a contractor.....

- Who is not familiar with the Windstorm Inspections Program.
- Who only accepts cash.
- Who only has out-of-state references.
- Who requires payment before materials are on-site.
- Who is not established.
- Who does not have insurance or a bond.
- Who offers "specials" or "extra-cheap work."

Garage Door Installation Requirements to the Texas Windstorm Building Code

1. What are the garage door choices for my house?

Homeowners have several garage door products choices. Most of the major garage door manufacturers have product listings with TDI. In high wind areas, published wind resistant ratings for the garage door are important. If the garage door you select has glass panels, you should consider an impact resistant garage door. For help finding the wind and impact resistant ratings for garage door products, see the approved product information at www.tdi.texas.gov/wind/prod/indexgdr.html or call (800) 248-6032, option 5.



2. How should a contractor install the garage door?

You must install the garage door assemblies in strict accordance with the manufacturer's installation instructions and their tested high wind application. Typically, each approved wind resistant garage door has drawings associated with the installation. You can find approved product information at www.tdi.texas.gov/wind/prod/indexgdr.html or by calling (800) 248-6032, option 5.