



## TEXAS DEPARTMENT OF INSURANCE

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

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# Repairing My Windows and Doors after a Storm

The storm damaged my windows or doors. What should I know about repairing them?

Wind and impact resistant windows and exterior doors protect your home and your things from catastrophic damage. This information will help you select a contractor to repair or replace your windows and/or doors after a storm.

## Before Making Window and 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 should comply with the International Building Code (IBC) or the International Residential Code (IRC).
- If your insurance company requires that repairs comply with the IBC or IRC, talk to your insurance agent or adjuster about the Windstorm Inspections Program.
- If the repairs are inspected and comply with the IBC or IRC, you will receive a Certificate of Compliance, Form WPI-8, from the Texas Department of Insurance (TDI).
- Additional information on the Windstorm Inspections Program is available at [www.tdi.texas.gov/wind](http://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 window and/or door?

- Verify the name, address, telephone number, and references of your contractor.
- Make sure that the contractor has insurance or a bond.
- Get at least three written bids to compare.
- Make sure that you receive a copy of all written, signed agreements, and warranty terms.
- If you need a WPI-8, make sure that the window and/or door repair or replacement is eligible.
- Do not make the final payment until the contractor finishes all work.
- Avoid contractors going door-to-door for damage 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 money before materials are on site.
- Who is not established.
- Who does not have insurance or a bond.
- Who offers "specials" or "extra-cheap work."

## Window and Door Installation Requirements to the IBC or IRC

### 1. What choices do I have for windows and exterior doors?

Homeowners can choose several different types of windows and exterior doors. To help you choose, TDI lists evaluations for many of these products on our website [www.tdi.texas.gov/wind/prod/index.html](http://www.tdi.texas.gov/wind/prod/index.html). Consider choosing impact resistant windows and exterior doors for additional protection. In addition, TWIA may require impact resistant shutter systems if you use non-impact resistant windows and exterior doors. For assistance finding wind resistant ratings and impact resistant requirements for windows and exterior doors, please contact TDI Windstorm Inspections Program at (800) 248-6032, option 5.



Window Glass Broken from Windborne Debris

### 2. If I replace my window or door, will I be required to install a shutter?

If the windows or doors need to meet IBC or IRC, you may need a shutter. You will need an impact resistant shutter:

- if you install non-impact resistant windows, or non-impact resistant glass doors on a building located in the Inland I area, or
- if you install non-impact resistant windows or non-impact resistant exterior doors (with or without glass in the door) on a building located in the Seaward area.

You can find information about TDI listed windows, doors, and shutters at [www.tdi.texas.gov/wind/prod/index.html](http://www.tdi.texas.gov/wind/prod/index.html) or by calling (800) 248-6032, option 5.



Impact Resistant Shutter System Installed Over a Window Opening

3. Can I use plywood shutters?

Yes, it may be possible to use plywood shutters. Your ability to use plywood shutters depends on many factors, including:

- the location of the structure
- the height of the structure
- the size of the openings
- the ability to properly secure the plywood panels to the structure
- an available location to store the large number of panels; and
- the ability to safely carry and safely install the large panels.

You can find information about plywood shutters at [www.tdi.texas.gov/wind](http://www.tdi.texas.gov/wind) or by calling (800) 248-6032, option 5.

4. How should I install a window and/or exterior door?

You must install window and door assemblies in strict accordance with the manufacturer's installation instructions and their tested high wind application. Approved product information is available at: [www.tdi.texas.gov/wind/prod/index.html](http://www.tdi.texas.gov/wind/prod/index.html) or by calling (800) 248-6032, option 5.

5. How should I install a shutter?

You must install shutter assemblies in strict accordance with the manufacturer's installation instructions and their tested high wind application. Some shutter assemblies have a set of engineered drawings of the installation. Make sure you can install the shutter assembly on your structure before purchasing it. Approved product information is available at [www.tdi.texas.gov/wind/prod/index.html](http://www.tdi.texas.gov/wind/prod/index.html) or by calling (800) 248-6032, option 5.