

Homeowners, Flood, and Windstorm Policies Comparison

This chart describes some of the basic differences between homeowners, flood, and windstorm policies.

	Homeowners Insurance	Flood Insurance from the National Flood Insurance Program	Wind and Hail Insurance from the Texas Windstorm Insurance Association
What does the policy cover?	Pays for loss to covered structures and personal property damaged by perils outlined in the policy. Also provides personal liability and medical payments.	Pays for damages to covered structures and limited personal property directly damaged by a flood.	Pays for damages to covered structures and personal property directly damaged by windstorm or hail.
Who can get it?	Homeowners only Note: There are other types of policies available for tenants, people who rent their dwellings to others, condo unit owners, and commercial property owners.	Homeowners, renters, condo unit owners, people who rent their dwellings to others, and commercial owners and renters. Note: Policies for structures and personal property are purchased separately.	Residential property owners, mobile home owners, and commercial property owners in the 14 coastal counties and parts of Harris County on Galveston Bay. Note: Policyholders in the rest of the state can add wind and hail coverage to their policies.
How do I buy it?	<ul style="list-style-type: none"> • Contact an agent. • View sample rate and coverage comparisons on the TDI and Office of Public Insurance Counsel websites or at HelpInsure.com. 	<ul style="list-style-type: none"> • Contact an agent. • Contact 1-888-FLOOD 29 or www.floodsmart.gov for more information. Note: NFIP is administered by the Federal Emergency Management Agency (FEMA).	<ul style="list-style-type: none"> • Contact an agent. • Contact TDI at 1-800-252-3439 or tdi.texas.gov for more information.
What perils does the policy insure?	Most policies cover losses caused by the following perils (this isn't a complete list): <ul style="list-style-type: none"> • Fire and smoke • Vandalism, theft • Wind, hurricane, and hail (unless you live on the Gulf Coast) • Sudden and accidental water damage. 	Direct physical loss caused by flood. NFIP defines flood as an excess of water on land that is normally dry, including overflow of inland or tidal waters. Note: Policies provide limited coverage below the lowest elevated floor.	Direct physical loss caused by windstorm or hail.
What perils does the policy exclude?	Most policies don't cover these perils (this isn't a complete list): <ul style="list-style-type: none"> • Flood • Rain (however, rain is typically covered if it enters through an opening caused by the direct force of wind or hail) • Freezing pipes while your house is unoccupied (most policies cover this peril if you take certain precautions) • Wind or hail damage to trees and shrubs • Wear and tear or maintenance • Water damage from continuous and repeated seepage. 	Physical damage not directly caused by flooding.	Physical damage caused by flood, rain, or storm surge, whether driven by wind or not. Note: Wind-driven rain is covered if it enters through an opening in your roof or wall that was caused by the direct force of wind or hail. Also, most TWIA dwelling policies cover wind-driven rain whether or not the direct force of wind or hail makes an opening.
How much does the policy pay?	Refer to your policy's declarations page for your specific coverage amounts. If you have replacement cost coverage, your policy limit will be based on what it would cost to rebuild your home if it were completely destroyed by a covered peril. This amount is different for each policy.	Refer to your policy's declarations page for your specific coverage amounts.	Refer to your policy's declarations page for your specific coverage amounts. If you want replacement cost coverage, your overall TWIA policy limit is based on what it would cost to rebuild your home if it were destroyed by a covered windstorm peril. This amount is different for each policy.
Does it pay for additional living expenses (ALE)?	Yes, usually a percentage of the limit for your dwelling.	No	No. For dwelling policies, you may buy endorsement TWIA 310 or TWIA 320 to add ALE coverage to your TWIA dwelling policy