

**MANUAL
TEXAS WINDSTORM INSURANCE ASSOCIATION**

I. GENERAL RULES

A. SCOPE

The rules, rates, and premiums contained in this Manual shall govern the writing of the windstorm and hail insurance policies issued by the Texas Windstorm Insurance Association (Association).

B. ELIGIBILITY

1. Windstorm and hail insurance may be provided only on property located in the designated catastrophe areas as specified in Rule I-D of this Manual.
2. Association policy forms may be issued as follows:
 - a. Dwellings-- Texas Windstorm Insurance Association Dwelling Policy.
 - b. Commercial and Public Buildings, except Farm and Ranch Dwellings-- Texas Windstorm Insurance Association Commercial Policy.
 - c. Farm and Ranch Dwellings-- Texas Windstorm Insurance Association Dwelling Policy with Endorsement No. TWIA-410 attached for Conversion to Farm and Ranch Dwelling Policy.
 - d. Manufactured Housing (Mobile Homes)-- Texas Special Mobile Home Policy (See Section V of this Manual for rules and rates governing the writing of this policy).
3. Association policy forms may be rated and issued based upon the companion policy type written by an insurer for a specific risk, unless prohibited by statute or administrative rule. The agent must provide evidence that verifies the type of companion policy written by an insurer for the specific risk.