

COMMERCIAL RENEWAL NOTICE

**Texas Windstorm Insurance Association
P.O. Box 99090 Austin, Texas 78709-9090**

Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association

Policy Number:

Policy Period to 12:01 A.M. Standard Time at the property location

Name of Insured and Mailing Address:

Name of Agent and Mailing Address:

Loss on building items shall be payable to:

IMPORTANT NOTICES

Policy Forms Attached:

COVERAGES - Windstorm and Hail Only

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item/Per Occ Deductible % Amt	Form Number	Limit of Liability	Premium
1	A	<i>Property Description:</i> <i>Underwriting Details:</i> Stories: , Roof: , Construction: , Occupancy: Dwelling ECV: ERC: Item #1 Forms: ----- End of Items Schedule -----	80				

Total Limit / Total Premium:

Total Surcharges:

Total Premium + Total Surcharges:

Renewal Notice - Not a Binder or a Policy

RENEWAL INSTRUCTIONS

Check this box if any changes are made.

Please complete the following questions and indicate any desired changes to the policy on this renewal notice. Line through and clearly show new information. Obtain signature(s) as indicated. Additional renewal notices will not be mailed.

Return ALL pages of the signed renewal notice with a check for _____ to T.W.I.A. prior to _____. This amount is less commission of _____. Please note, continuous coverage will not be bound unless a copy of this renewal notice is received by T.W.I.A. with a check for the total amount due prior to the above date.

Note: Surcharges are not subject to commission and are non-refundable.

- 1. Is the premium financed? If yes, attach a completed Form 151-A, Premium Assignment Clause.
- 2. Have there been any repairs, alterations or additions to the building structure in the past 12 months?
If yes, indicate item number(s) and description of repairs or alterations. If applicable, attach a WPI-8.

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Item # (s):

- 3. Companion Coverage Company: _____

No Companion Policy

Renewal notices are not binding or guaranteed by T.W.I.A. Premium or policy conditions are subject to change and may affect final policy issuance. The renewal notice is meant to be a preliminary indication of forms and rates. T.W.I.A. assumes no responsibility and has no liability for failure of the insured or their agent to effect uninterrupted coverage.

IMPORTANT LEGAL NOTICES:

Evidence of Declination:

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)

Flood Insurance Requirement:

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, 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.

90 Day Minimum Retained Premium

If you cancel your policy, the refund will be pro-rata, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is applicable. The minimum retained premium is fully earned on the effective date of the policy.

Date Printed: 10/18/2011

Signature of Insured or Insured's Agent