



TEXAS DEPARTMENT OF INSURANCE

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

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REPAIRS AFTER A STORM

How do I make sure I can get windstorm insurance?

If you have, or plan to get, insurance through the Texas Windstorm Insurance Association (TWIA), all repairs must meet the International Building Code (IBC) or the International Residential Code (IRC). An inspector must inspect repairs during the construction process. The Texas Department of Insurance (TDI) Windstorm Inspections Program will issue a Certificate of Compliance, WPI-8, following construction, inspections, and submittal of paperwork to TDI.

What is the Windstorm Inspection Program?

The Windstorm Inspections Program performs inspections of structures in the Windstorm Inspections Program. It certifies that properties along the Texas coast meet the building code requirements by issuing WPI-8s. TWIA requires that all repairs to a structure located along the Texas coast have a WPI-8 to get windstorm and hail insurance coverage.

Who does the Windstorm Inspections Program apply to?

Individuals who need the windstorm and hail portion of their homeowner's insurance coverage provided by the state's catastrophe pool, TWIA, and who reside in the first row of counties bordering the Gulf of Mexico, or in one of the following cities in Harris County East of HWY 146: La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres.

How does my home qualify for windstorm and hail insurance coverage through the TWIA?

Construction of new structures, additions, re-roofs, alterations, and repairs must meet the requirements of the IRC and IBC. An inspector must approve this work. IBC and IRC information is available on our website at www.tdi.texas.gov/wind or by calling (800) 248-6032.

How do I schedule a windstorm inspection to qualify for windstorm and hail insurance coverage through TWIA?

You can schedule an inspection with a TDI Windstorm Inspector by calling the local TDI windstorm field office in your area or 800-248-6032. Texas licensed professional engineers appointed as qualified windstorm inspectors can also perform inspections. You can find a complete list of engineers appointed as qualified inspectors, and the contact information for the field offices, at www.tdi.texas.gov/wind/engappointment.html. Contact the inspector before the repair work begins.

My windstorm insurance is not through TWIA. Do the repairs still need to meet the IBC or IRC requirements to keep my windstorm coverage?

If you reside in the first row of counties bordering the Gulf of Mexico, or in one of the following cities in Harris County East of Hwy 146: La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres; call your insurance agent to see if your repairs need to meet the IBC or IRC.

For more information please contact:

Texas Department of Insurance
www.tdi.texas.gov/wind
(800) 248-6032

Texas Windstorm Insurance Association
www.twia.org
(800) 788-8247