



Texas Department of Insurance

FOR IMMEDIATE RELEASE
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Press Release

FOR MORE INFORMATION
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Residents Repairing Storm Damage May Need to Have a Windstorm Inspection Done

AUSTIN – The Texas Department of Insurance (TDI) is reminding all homeowners along the Gulf Coast that damage to their homes by Hurricane Ike must be repaired in accordance with the Texas Windstorm Building Code (TWBC) if the homeowner plans to obtain or maintain insurance from the Texas Windstorm Insurance Association (TWIA).

In the aftermath of Hurricane Ike, numerous repair crews from across Texas and surrounding states are seeking work in the storm-damaged region. Many of these crews may be unfamiliar with the requirements of the TWBC so it is important for the homeowner to insist that contractors use wind resistant design, materials and construction techniques. It is equally important that a TDI windstorm inspector, a TWIA windstorm inspector or an individual appointed by the Commissioner of Insurance as a qualified inspector inspect the project **during** the construction, to ensure that all work meets Windstorm Building Code requirements.

It is critical that these inspections be done during the construction process and not after the work is completed. If you need to schedule an inspection by a TDI or TWIA inspector, please contact your local TDI Windstorm Field Office:

Beaumont	409-833-3756
LaMarque	409-986-9552
Angleton	979-848-0953

To schedule an inspection with an individual appointed by the Commissioner of Insurance you may refer to the Windstorm Unit's website at <http://www.tdi.state.tx.us/wind/index.html>.

Attached is a TDI list of frequently asked questions about the Windstorm program and insurance.

For additional information about the Windstorm Inspection Program or the Windstorm Inspection process, please visit the Windstorm Unit's website at <http://www.tdi.state.tx.us/wind/index.html>.

REPAIRS AFTER IKE

How can I make sure I can still get Windstorm insurance?

If you are insured through the Texas Windstorm Insurance Association (TWIA) or you plan to obtain windstorm insurance through TWIA, all repairs must meet the Texas Windstorm Building Code (TWBC). Repairs must be inspected **during** the construction process. A Certificate of Compliance, Form WPI-8, will be issued through the Texas Department of Insurance (TDI) Windstorm Inspection Program following the completion of construction, inspections, and submittal of paperwork to the TDI.

What is the windstorm inspection program?

The Windstorm Inspection Program is the process by which a homeowner may obtain windstorm and hail insurance coverage through Texas Windstorm Insurance Association (TWIA), for structures located along the Texas coast.

Who does the program apply to?

Individuals who need the windstorm and hail portion of their homeowner's insurance coverage provided by 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 that are East of HWY 146, La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres.

What types of Construction needs to be inspected?

New structures, additions, re-roofs, alterations, and repairs must be constructed and inspected **during** construction to the Texas Windstorm Building Code Specifications in order to qualify for windstorm and hail insurance through TWIA. Information regarding Repairing Roofs, Siding, Exterior Openings, Garage Doors, etc. is available at www.tdi.state.tx.us/wind/index.html.

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

An inspection by a TDI Windstorm Inspector can be arranged by calling the local TDI windstorm field office in your area: Beaumont 409-833-3756; LaMarque 409-986-9552; Angleton 979-848-0953

Due to the high volume of calls to our field offices requesting inspections, it is important to schedule your inspection several days in advance.

Inspections can also be performed by Texas licensed professional engineers appointed by the Commissioner of Insurance as qualified windstorm inspectors or Temporary Qualified Inspectors. A complete list of engineers appointed as qualified inspectors, Temporary Qualified Inspectors and field office contact information can be found at www.tdi.state.tx.us/wind/index.html. Contact the inspector prior to performing the repair work.

My windstorm insurance is not through TWIA. Do the repairs still need to meet the Texas Windstorm Building Code requirements to maintain 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, contact your insurance agent to determine if your repairs need to meet the Texas Windstorm Building Code.

For more information please contact:

Texas Department of Insurance
www.tdi.state.tx.us/wind/index.html
800-248-6032

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