

Texas Department of Insurance

Know your coverages

TDI | What is COAST?

The **Coastal Outreach and Assistance Services Team (COAST)** provides information and educational programs to help TWIA policyholders with the claims process.



TDI | Being prepared

- **Have the right type of insurance.** The type of insurance you need depends on what you want to insure and where you live.
- **Review your coverages regularly.** Make sure your insurance policies are up to date and provide enough coverage.
- **Gather information and documents.** Make a list of the items you own and update it at least once a year.
- **Protect your property**

TDI | Have the right type of insurance

Homeowners coverage:

- Dwelling coverage
- Personal property coverage
- Other structures coverage
- Loss of use coverage
- Personal liability coverage
- Medical payments coverage

TDI | Have the right type of insurance

Most policies cover damages from:	Most policies don't cover damages from:
Fire and lightning	Flooding
Sudden and accidental release of water or smoke	A continuous water leak; policies also won't cover mold removal, except to repair damage caused by a covered risk
Explosion	Termites, insects, rats, or mice
Theft	Losses that occur if your house is vacant for the number of days specified by your policy
Vandalism, malicious mischief, riot, and civil commotion	Wear and tear
Aircraft and vehicles	Earthquakes or earth movement
Windstorm, hurricane, and hail (but not if you live on the Gulf Coast)	Wind or hail to trees and shrubs

TDI | Have the right type of insurance

You might also need:

- Flood insurance
- Windstorm and hail insurance on the Gulf Coast
- Extra liability coverage
- Extra coverage (endorsements)
- Coverage for short-term rentals

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Commercial property insurance covers:

- Fire, lightning, explosions, smoke
- Windstorms and hail
- Vandalism
- Sprinkler leakage
- Aircraft and vehicle collisions
- Riots and civil commotion
- Sinkholes

TDI | Have the right type of insurance

Broad form policies cover even more:

- Leaking appliances
- Structural collapses
- Falling objects
- Weight of ice, sleet, or snow

TDI | Have the right type of insurance

Other coverages you might need:

- Flood insurance
- Windstorm and hail coverage on the Gulf Coast
- Auto
- General liability
- Crime
- Inland marine
- Cyber insurance

TDI | Have the right type of insurance

Other coverages you might need:

- Business interruption
- Extra expense
- Newly acquired or constructed buildings
- Valuable papers
- Ordinance or law
- Boiler and machinery
- Errors and omissions

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TDI | TWIA coverage

Types of TWIA coverage:

- **Residential:** buildings, personal property, manufactured homes
- **Commercial:** buildings, business personal property, townhouses and condominiums
- **Other:** signs, fences, swimming pools and flagpoles

TDI | TWIA coverage

Getting TWIA coverage:

- Be in one of the 14 coastal counties or parts of Harris County east of Highway 146
- Must have been turned down by at least one company
- Must have a certificate
- Properties in certain areas must have flood insurance
- Meet other requirements: keep your building in good condition

TDI | TWIA coverage

To get TWIA coverage, buildings built after 1988 must be certified as having been built in compliance with building codes.



TDI | TWIA coverage

The certificate of compliance (WPI-8):

- Tell TDI before starting repairs or construction
- A TDI-appointed inspector can perform inspections
- You can apply for a different type of certificate if you didn't get an inspection
- There are exceptions to the certificate requirement

TDI | Let us know if we can help you!

Manuel Villarreal -- TWIA Ombudsman

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For answers to general insurance questions:

- call our **Help Line** at **800-252-3439**
- visit our website at **tdi.texas.gov**

Also visit us on **Facebook** and **Twitter**