



Important: The 60-day deadline to request appraisal on your claim resulting from Hurricane Harvey, has been extended to 120 days.

Dear TWIA Policyholder,

You recently received a letter from TWIA accepting your Hurricane Harvey claim in full or in part. Your letter outlined what we have estimated to be a reasonable and necessary cost to repair the covered damage to your property.

If you disagree with the amount estimated for your loss, you can ask us to look at your claim again, use the appraisal process, or both. The letter you received includes information about your options if you disagree with the amount of your payment. One of these options is the appraisal process. Appraisal is a process outlined in your TWIA policy to handle disputes about the amount we will pay for damage that is covered by your policy.

For TWIA policyholders with Harvey claims, you have 120 days from the date you received the letter stating that we accepted your claim in full or in part, to demand appraisal. The Texas Department of Insurance extended this deadline from 60 days to 120 days to provide you with a reasonable amount of time to dispute your claim payment amount. The appraisal deadline of 60 days stated in the letter you received does not apply to your Hurricane Harvey claim.

If you think the amount of the payment is too low, if the estimate included with your letter does not cover all the damages from Harvey, or if you have identified additional damages since we inspected, call TWIA at 1-800-788-8247, email claims@twia.org, or go online at www.twia.org/claimscenter to submit a supplemental request for additional payment or additional damages.

- If you believe all your damages were addressed in the TWIA estimate but the claim payment was too low, your request for a supplemental payment must be made by the deadline to request appraisal (120 days from the day you received your letter).
- If you believe the estimate does not include all your Harvey damages, you do not need to file a new claim. We will evaluate your claim for supplemental damages under your existing Harvey claim. You have one year from the date the damage to the property occurred to submit a supplemental claim for additional damages.

If you wish, you can work with us to resolve your concerns and demand appraisal at the same time. If you are approaching your appraisal deadline and you still aren't satisfied with your claim payment amount, you must demand appraisal to preserve your rights.

If you wish to demand appraisal, you must do so in writing and by the 120-day deadline. If you do not demand appraisal in writing before the deadline, you will lose the right to challenge your claim payment amount. You may request in writing to TWIA that the 120-day period to demand Appraisal be extended by 30 days but must do so within 15 days of the expiration of the 120-day period (within 135 days).

If you have questions about your Harvey claim, please contact us at 1-800-788-8247.

Sincerely,

Texas Windstorm Insurance Association