



April 23, 2018

Dear TWIA Policyholder,

The Texas Department of Insurance has extended the deadline for TWIA policyholders to request appraisal on their Harvey claim. Appraisal is the formal process for disputing the amount that TWIA paid on the accepted part of your claim. The new deadline is 180 days from the day you received your most recent Notice of Claim Acceptance (in full or in part) letter. Note: Some commercial policies have a 150-day deadline. For more details, please refer to [www.twia.org/extensionletter](http://www.twia.org/extensionletter).

**If you are within your claim's 180-day deadline, requesting appraisal preserves your right to dispute your Harvey claim payment amount.** The act of requesting appraisal provides you with options. You will incur out-of-pocket costs going through the appraisal process. To avoid out-of-pocket costs, we can temporarily suspend the process (at your written request) and work with you to resolve the dispute at no cost to you.

*Before TWIA can consider making an additional payment on your claim, you must request appraisal. After your appraisal deadline expires, you cannot request additional payments on your accepted claim.*

**How do I request appraisal?**

Requesting appraisal is easy. Fill out the enclosed form and send to [claims@twia.org](mailto:claims@twia.org) or mail to PO Box 99090, Austin, TX 78709 (Attention Appraisal Request). You may also call TWIA at 800-788-8247.

**What happens during the appraisal process?**

During the appraisal process, you and TWIA each select a competent and independent appraiser to determine the amount of your loss. If the appraisers cannot agree on the amount of loss, they can select an independent umpire to make the final ruling. You will split the cost of the appraisal with TWIA.

Sincerely,

Texas Windstorm Insurance Association