



**TEXAS WINDSTORM
INSURANCE ASSOCIATION**

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**Your TWIA Policy Is Changing.
You May Want to Take Action.**



What's changing in January 2020?

There are two important changes to how TWIA provides wind and hail insurance.

1. *New TWIA policy contracts:* All new and renewal TWIA policies will include updated coverages, terms, and conditions.
2. *New renewal process in January 2020:* You will receive a policy renewal offer from TWIA! As long as your property remains in insurable condition, you will be able to renew your policy directly with TWIA.



What do I need to do?

Before your policy renewal date, TWIA will mail you a packet containing a policy renewal offer, an explanation of changes in the new policy contract, and instructions on how to update and renew your TWIA policy. You can still work with and submit payment through your agent. You will also now have the option to mail a payment directly to TWIA.



How can I learn more?

Laws passed in 2019 changed the part of the Texas Insurance Code that governs TWIA. Visit www.twia.org/changes for more information and the status of these, and other, legislative changes.



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**UNVEILING
CHANGES TO
YOUR TWIA
POLICY.**