



You just filed a claim with TWIA. Now what?

WEEK 1 +

What TWIA does:

Your claim is assigned a number and field adjuster (FA). The FA assigned to your claim will call you directly to set up an inspection. On average, it takes a week for the adjuster to call and come out to inspect your property. This may be the first time you hear from TWIA after filing your claim.

Claims are prioritized based on their severity.

What you should do:

Make temporary repairs to prevent further damage to your property while the claims process takes place. Be sure to take photographs before and after doing repairs, and save all receipts.

Do **NOT** make **permanent** repairs to your property before speaking with the TWIA desk examiner assigned to your claim.

Contact contractors and service providers to secure estimates for permanent repairs to your property. Please submit these estimates to TWIA, so they may be considered when determining an appropriate claims payment.

WEEK 2 +

What TWIA does:

Most, but not all claims involve an on-site inspection by an FA. If the FA comes to inspect your property, it is recommended for you to be present during the inspection so that you may allow the adjuster to fully inspect the property – both its interior and exterior. Your FA's role is to accurately assess the damage sustained and report this information to the TWIA desk examiner.

For information on the status of your claim your desk examiner will be able to help you more. Contact TWIA directly:

- Call us at 800-788-8247
- Go Online to <https://www.twia.org/ClaimsCenter/>

Once the inspection is complete, the FA creates a report on your property's damage and submits it to the TWIA desk examiner assigned to your claim. This will typically take three to seven days.

Claims with the most damage and properties that are uninhabitable are given priority over those with less severe damage.



During times of high new claim volume, and depending on your claim's severity, this could add a week to processing time.

What you should do:

Submit any supporting documents to TWIA through our online Claims Center or by emailing them to claims@twia.org (include your claims number in the subject line).

Supporting documents may include:

- Photos of the damage
- Receipts for temporary repairs or ongoing Additional Living Expenses
- Estimates for the cost of permanent repairs



Additional Living Expenses (ALE):

Policyholders with ALE coverage who are unable to inhabit the residence due to a covered loss may be reimbursed for the additional necessary and reasonable costs to maintain a normal standard of living.

WEEK 3 +

What TWIA does:

The TWIA desk examiner assigned to your claim reviews the FA's report and any additional supporting documents. This step can take five to seven days.

After reviewing the report, TWIA contacts you to discuss payment on your claim. A check will be mailed separately from the letter that explains the basis for your claim payment, also known as your disposition letter. In many cases, your claim may be closed at the time of payment. However, that does not mean we are no longer here to help.



You may receive a check that has your mortgage company listed as a payee. Talk to your mortgage company to find out the best way to get this claim payment processed.

What you should do:

Our determination of your claim payment was based on an estimate of the costs to repair your property. The best way to determine the amount payable for your claim is to have a qualified contractor who is willing to do the work submit their bid for the same repairs reflected in our estimate. If you are not able to have the work performed for the amount we estimated, we ask you to contact us as soon as possible so we can assist you in determining the best way to reach an agreement on the amount payable for your claim. If you discover additional damages while making repairs and wish to present them for consideration, please contact us as soon as possible and provide any information you would like for us to consider. We will evaluate this information and determine if additional amount can be paid.