

Notice of TFPA Deductible Option Changes

Texas FAIR Plan Association (TFPA) recently made changes to its available deductible options for TFPA Homeowner's policies. These changes take effect July 1, 2026.

Changes:

- The 1% wind and hail deductible option is being eliminated for TFPA Homeowner's policies.
- All Homeowner's policies with a 1% wind and hail deductible will automatically change to 2% at policy renewal.
- Separate (split) deductibles for wind and hail and all other perils will be permitted.

When will these changes apply to my policy?

These changes apply to TFPA Homeowner's policies with an effective date on or after July 1, 2026.

What else should I know?

- Your insurance agent can help you choose the deductible option that is appropriate for your needs.
- Deductibles are calculated as a percentage of your coverage limit (the limit of liability), not the cost to repair damage. For example, for a 5% deductible on a \$250,000 home, you would be responsible for paying \$12,500.
- TFPA will only pay for covered loss or damage that exceeds the deductible shown on the Declarations page in your policy.

If you have questions about these changes or would like assistance selecting a deductible, please contact your insurance agent.