

# Texas Department of Insurance (TDI) – Windstorm Certification Introduction & FAQ’s

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## **Introduction - What is TDI Windstorm Certification?**

Properties located in the coastal regions of Texas may qualify for windstorm/hail insurance coverage from the Texas Windstorm Insurance Association (TWIA), also known as the state “windpool”. TWIA was created in 1971 to serve as an insurer of “last resort”, when private policy providers were not willing, or able, to provide windstorm/hail coverage on properties in the first tier counties along the Texas coast. As a state agency, TDI regulates TWIA in a similar way that it does with all other insurance companies providing property and casualty insurance in Texas, but the Department is not affiliated with TWIA.

TWIA’s windstorm/hail coverage is obtained by meeting voluntary property construction and inspection requirements and subsequently applying for windstorm certification. TDI began the windstorm inspection program on January 1, 1988, after the program was adopted by the state legislature, and it dictates that any new construction, additions, repairs, alterations, or re-roof applications must be inspected and certified in order to maintain, or obtain, windstorm/hail insurance coverage through TWIA. Once inspections have been passed, TDI issues a Certificate of Compliance, WPI-8, which TWIA then uses as evidence of insurability for the property in question.

It is important to note that these windstorm-related requirements are supplementary to standard building design codes, which must also be met by property owners. Currently, either a TDI inspector, or an appointed qualified inspector, can inspect to the applicable windstorm building code.

For additional information about the Windstorm Inspection Program, please contact TDI at (800) 248-6032 or visit their website: <http://www.tdi.texas.gov/wind/index.html>

## **What are the TDI-Designated Catastrophe Areas and where can I find a map of them?**

Designated Catastrophe Areas are determined by TDI and dictate the applicable wind speed that a property must be designed for when using current building codes. To obtain coverage through TWIA, a property must be located in a designated catastrophe area. A map of these areas can be found here: <http://www.tdi.texas.gov/wind/maps/index.html>

## **How do I find a list of TDI-certified Windstorm Inspectors?**

A spreadsheet of engineers who have been appointed as windstorm inspectors in the State of Texas can be found in the side menu here: <http://www.tdi.texas.gov/wind/index.html>

**How do I find out if the structure in question has previously received a WPI-8 Certificate of Compliance for Windstorm Certification?**

A searchable database can be found here:

<https://apps.tdi.state.tx.us/windstormsearch/start.jsp>