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1. Begin First Notice of Loss

This option is used to allow an Agent to create a First Notice of Loss (FNOL) for Homeowners (HO-A, HO-BT, HO-CONB) and Dwelling Fire (TDP1) insurance policies.

Follow the step-by-step instructions below to submit a Texas FAIR Plan First Notice of Loss.

![TFPA Main Menu page](image)

*Figure 1-1 TFPA Main Menu page*

**Important Tip**
The only time you should use your browser’s Back Arrow is when you are viewing a Print page, such as the First Notice of Loss form shown in Figure 1-18.
To Begin First Notice of Loss:

1. Place your mouse’s pointer over the Producers heading located on the Main Menu page

When you do this, a hidden menu appears, as shown here:

![Figure 1-2 Producers options](image)

There are two new options available:

- Begin First Notice of Loss
- Access Existing First Notice of Loss

2. Select the **Begin First Notice of Loss** option from the menu
Note
If you have not already logged in, you will be navigated to the Log In page prior to the Search Policy page.

The Search Policy page appears:

![Figure 1-3 Search Policy page](image)

There are three different search options available on the Search Policy page to assist you in locating the applicable policy to be associated with the FNOL to be processed.
3. To search by:

- **Policy Number**, enter the primary insured’s policy number

**OR**

- **Last Name**, enter the primary insured’s last name

**OR**

- **Last Name & Zip Code** (using Zip Code in combination with Last Name will allow for a more precise search):
  - enter the primary insured’s last name, and
  - enter the primary insured’s mailing address zip code (format can be ######, #######-####, or #######

4. Enter the **Date of Loss** (format can be mmddyy, mmddyyyy, mm/dd/yy, or mm/dd/yyyy); this is a required field. **NOTE**: Date cannot be in the future.

5. Enter the **Time of Loss** (format must be hh:mm); this is a required field

6. Select either the **AM** or **PM** radio button; this is a required field

   **NOTE**: The **Date Reported** field defaults with the current date; it cannot be edited

7. Select the **Continue** button to proceed with the FNOL, or the **Exit** button to return to the **Main Menu** page

   If the search criterion entered does not return a match, a message will be displayed indicating no matches were found.

---

**Tip**

If any field is entered incorrectly, or if it is a required field and left blank, you will not be able to continue. A message will appear at the top of the page and a red arrow will identify the field(s) that needs to be entered or corrected. To view the error, move your mouse’s pointer over the red arrow. The error/edit message will appear.
The *Policy Search Results* page appears:

![Policy Search Results](image)

*Figure 1-4 Policy Search Results page*

**Note**

Only those policies associated with your agency will be returned as a result of your search.

All policies that match the search criteria, even those that are expired, canceled, or not yet in-force as of the loss date, will be displayed.
8. Select the **Select** button which corresponds to the appropriate policy record to proceed with the FNOL, or the **Exit** button to return to the **Main Menu** page.

If the loss date entered on the **Search Policy** page in Figure 1-3 is outside the policy term of the policy record selected, or the loss date entered is after the cancellation date of the policy record selected, the **Policy Status** page below appears:

![Policy Status Page](image)

*Figure 1-5 Policy Status page*

**Tip**
Verify that the **Loss Date** is correct before continuing with the FNOL. If not correct, exit in order to begin the FNOL process anew; the current FNOL will not be saved.
9. Select the **Continue** button to proceed with the FNOL, or the **Exit** button to return to the **Main Menu** page without saving the current FNOL.

If the loss date entered on the **Search Policy** page in Figure 1-3 is within the policy term of the policy record selected, the **Policy Status** page shown above in Figure 1-5 is bypassed, and the **Insured Information** page appears:

![Insured Information page](image)

**Figure 1-6 Insured Information page**

**NOTE:** The **State** field defaults with ‘Texas’ to indicate where the loss occurred.

10. If the loss has not been previously reported, keep the **Previously Reported** radio button as ‘No’; if the loss has been previously reported, select the ‘Yes’ radio button.
11. If the insured is the person to contact regarding this loss, keep the **Insured is Contact** dropdown option set to ‘Yes’; if someone other than the insured is the person to contact regarding this loss, select the ‘No’ dropdown option.

12. Select the **Continue** button to proceed with the FNOL, or the **Exit** button to return to the **Main Menu** page without saving the current FNOL.

The **Potential Duplicate Claims** page appears:

![Potential Duplicate Claims](image)

**Figure 1-7 Potential Duplicate Claims page**

This page displays any prior, saved FNOLs and/or any Claim occurrences for the selected policy:

- Only those FNOLs with a loss date which is **within one day** (before or after) of the current loss date will display.
• Only those claims with a loss date which is equal to the current loss date will display

13. If any FNOL records display in the Loss section, and the current FNOL you are creating is a duplicate of one of those previously-saved FNOLs, you may select the Select button which corresponds to a specific FNOL record in order to access it and continue processing; the current FNOL will not be saved

14. If any records display in the Claims section, you may select the Select button which corresponds to a specific claim record in order to view the claim occurrence on the Claim Summary page

15. If you would like to proceed with the current FNOL, select the Continue button; or select the Exit button to return to the Main Menu page without saving the current FNOL

---

**Note**

Opting to view an existing claim occurrence will end your current FNOL transaction without being saved, and the *Claim Summary* page appears:

---

**Figure 1-8 Claim Summary page**
If the **Continue** button is selected on the **Potential Duplicate Claims** page in **Figure 1-7** above, the **Claim Questions** page appears:

![Figure 1-9 Claim Questions page](image)

**Note**

Please note that an FNOL number is present in the **Loss Number** field. FNOL numbers are comprised of ten characters; the first two characters will always be “**FN**”. The third and fourth characters will either be “**HO**” for Homeowners (HO-A, HO-BT, HO-CNB) or “**DF**” for Dwelling Fire (TDP1) insurance policies. The last six characters will be a numeric increment. This FNOL number can be used to access the saved FNOL at a later time.

A separate **Texas FAIR Plan** claim occurrence number will be created when the FNOL is submitted to company. Refer to **Step 50** and/or **Figure 1-17** for more information regarding claim occurrence numbers.
16. Enter the **Street Address** of the location of loss; this is a required field
17. Enter the **City/State** of the location of loss; this is a required field
18. Select a **Type of Loss** option from the dropdown menu; this is a required field
19. Enter a **Description of Loss/Damages**; this is a required field
20. Select the **Continue** button to proceed with the FNOL, or the **Save and Exit** button to save and exit the current FNOL

---

**Important Tip**
While processing an FNOL, it is imperative to exit properly by selecting the **Exit** or the **Save and Exit** buttons. Exiting by clicking the ‘X’ in the upper right-hand corner could result in information not being saved. Also, exiting incorrectly could prevent you from accessing the FNOL in a timely manner.

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**Note**
Refer to the **Access Existing First Notice of Loss** section for instructions on how to access the saved FNOL at a later time.

---

If the **Continue** button is selected on the **Claim Questions** page in **Figure 1-9** above, the **Exit Loss** page shown below is bypassed, and the **Contact Information** page shown in **Figure 1-11** appears.

If the **Save and Exit** button is selected on the **Claim Questions** page in **Figure 1-9** above, the **Exit Loss** page appears:
**Note**

The **Exit Loss** page will appear any time the **Save and Exit** button is selected from any page.

21. **Enter any applicable comments** up to 120 characters; this is an optional field

22. Select the **Continue** button to return to the **Main Menu** page; the FNOL is saved

If the **Continue** button is selected on the **Claim Questions** page in **Figure 1-9** above, the **Contact Information** page appears.
If the **Insured is Contact** dropdown option was set to ‘Yes’ on the **Insured Information** page in **Figure 1-6** above, the **Contact Information** page appears with some pre-filled information as shown in **Figure 1-11** below. For this scenario, proceed to **Step 23**.

![Figure 1-11 Contact Information page (pre-filled)](image)

If the **Insured is Contact** dropdown option was set to ‘No’ on the **Insured Information** page in **Figure 1-6** above, the **Contact Information** page appears with no pre-filled information as shown in **Figure 1-12** below. For this scenario, proceed to **Step 25**.
23. If the Insured is Contact dropdown option was set to ‘Yes’ on the Insured Information page in Figure 1-6, the contact information will display as follows:

- **First Name** is pre-filled with the primary insured’s first name; this field cannot be edited
- **Middle Initial** is pre-filled with the primary insured’s middle initial, if applicable; this field cannot be edited
- **Last Name** is pre-filled with the primary insured’s last name; this field cannot be edited
- **Social Security Number** is pre-filled with the primary insured’s social security number, if applicable; this field cannot be edited
- **Type of Contact** field defaults with ‘Claimant’
24. **Mailing Address** information will display as follows:
   - **Address** is pre-filled with primary insured’s mailing address; this field **cannot** be edited
   - **Additional address (PO Box)** is pre-filled with primary insured’s mailing address; this field **cannot** be edited
   - **City** is pre-filled with primary insured’s mailing address city; this field **cannot** be edited
   - **State** is pre-filled with primary insured’s mailing address state; this field **cannot** be edited
   - **Zip Code** is pre-filled with primary insured’s mailing address; this field **cannot** be edited

---

**Note**

If you would like to include an alternate or temporary mailing address, you may do so on the **Claim Remarks** page shown in **Figure 1-16**.

---

If the **Insured is Contact** dropdown option was set to ‘Yes’ on the **Insured Information** page in **Figure 1-6** above, proceed to **Step 31**.

25. Enter/update the **First Name** of the contact; this is a required field
26. Enter/update the **Middle Initial** of the contact; this is an optional field
27. Enter/update the **Last Name** of the contact; this is a required field
28. Enter/update the **Social Security Number** of the contact (format can be ####### or ###-##-####); this is an optional field
29. Select a **Type of Contact** option from the dropdown menu; this is a required field
30. Enter/update the contact’s **Mailing Address** information:
   - **Address**; this is a required field
   - **Additional address (PO Box)**; this is an optional field
   - **City**; this is a required field
   - **State**; select option from the dropdown menu; this is a required field
   - **Zip Code** (format can be #####, #######-####, or ######); this is a required field

---

**Note**

In order to capture the contact’s most up-to-date information, please complete as much of the Contact Information section as possible.

---

31. Select/update the **Preferred Contact Method** option from the dropdown menu; this is a required field
32. Enter/update the **Home/Cell Phone** number of the contact; this is a required field
33. Enter/update the **Work Phone** number of the contact; this is a required field if the **Preferred Contact Method** selected is ‘Phone at Work’

34. Enter/update the **Best Time to Contact** (format must be *hh:mm*); this is an optional field

35. Select either the **AM** or **PM** radio button; this is a required field if **Best Time to Contact** is populated

36. Enter/update the **Email Address** of the contact; this is a required field if the **Preferred Contact Method** selected is ‘E-mail’

37. Select the **Continue** button to proceed with the FNOL, or the **Save and Exit** button to save and exit the current FNOL

The **Contact Summary** page appears:
38. Select the Change button which corresponds to the applicable contact record if you would like to view or update the specific contact’s information; this will navigate you to the Contact Information page shown in Figure 1-12. Return to Step 25 for detailed instructions regarding this page.

39. Select the Add Contact button if you would like to add a new contact. This will navigate you to the Contact Information page shown in Figure 1-12; return to Step 25 for detailed instructions regarding this page. This step can be repeated if additional contacts need to be added.

40. Select the Delete Contact button if you would like to delete a contact; this will navigate you to the Delete Item page shown in Figure 1-14.

41. Select the Change Loss Data button if you would like to view or update information previously entered on the Insured Information and/or Claim Questions pages. This will navigate you to the Insured Information page shown in Figure 1-6; return to Step 10 for detailed instructions regarding this page.

42. Select the Continue button to proceed with the FNOL, or the Save and Exit button to save and exit the current FNOL.

If the Delete Contact button is selected on the Contact Summary page in Figure 1-13 above, the Delete Item page appears:
Note

At least one contact record is required to complete the FNOL transaction; please make sure you do not delete all contact records.

43. Select the checkbox which corresponds to the specific contact record which is to be deleted; multiple checkboxes can be selected to delete multiple records simultaneously.

44. Select the Cancel button to cancel the deletion of any contacts; this will return you to the Contact Summary page shown in Figure 1-13.
45. Select the **Continue Delete** button to delete the selected contact(s); this will navigate you to the **Delete Confirmation** page shown in **Figure 1-15**

The **Delete Confirmation** page appears:

![Delete Confirmation Page](image)

**Figure 1-15 Delete Confirmation page**

46. Select the **Cancel** button to cancel the deletion of any contacts; this will return you to the **Contact Summary** page shown in **Figure 1-13**

47. Select the **Continue Delete** button to confirm the deletion of the selected contact(s); this will delete the specified contact(s) and navigate you to the **Contact Summary** page shown in **Figure 1-13**
If the **Continue** button is selected on the **Contact Summary** page in Figure 1-13 above, the **Claim Remarks** page appears:

![Figure 1-16 Claim Remarks page](image)

48. Enter/update **Claim Remarks** up to 1,900 characters; this is a required field.  
49. Select the **Change Loss Data** button if you would like to view or update information previously entered on the **Insured Information** and/or **Claim Questions** pages. This will navigate you to the **Insured Information** page shown in Figure 1-6; return to **Step 10** for detailed instructions regarding this page.  
50. Select the **Submit to Company** button to complete the FNOL transaction, or the **Save and Exit** button to save and exit the current FNOL.
**Important Tip**

Prior to selecting the **Submit to Company** button, please make sure all information is correct. Once you select the **Submit to Company** button, a claim occurrence is created, and there will be no way to access your FNOL record to change any information; you will, however, be able to access the FNOL record to **Print** the **First Notice of Loss** form.

If the **Submit to Company** button is selected on the **Claim Remarks** page in **Figure 1-16** above, the **Claim Page** appears:

*Figure 1-17 Claim Page*
Note
This serves as confirmation that your FNOL has been submitted successfully. A Texas FAIR Plan claim occurrence number is provided for your reference. Claim occurrence numbers are comprised of thirteen characters; the first two characters will always be “TF”. The remaining eleven characters will be a numeric increment.

51. Select the Print Loss Notice button to view and/or print the First Notice of Loss form
52. Select the Return to Main Menu button to return to the Main Menu page

The First Notice of Loss form appears:

Figure 1-18 First Notice of Loss form

53. To print the First Notice of Loss form, please use your internet explorer browser print commands
54. Select your browser’s Back Arrow to exit the First Notice of Loss form and return to the Claim Page

**Important Tip**
The only time you should use your browser's Back Arrow is when you are on a Print page, such as the First Notice of Loss form. You must select the Back Arrow to exit the Print page and return to the previous page.

---

**Figure 1-19 First Notice of Loss form (continued)**
Important Contact Information

If you need assistance regarding First Notice of Loss (FNOL) web access or use, please contact our:

TFPA Agent Registrar – (512) 505-2295
If you need assistance regarding First Notice of Loss (FNOL) claims input, please contact our:
Claims Coordinators – (512) 637-2955 or (512) 637-2970
If you have a TFPA claim number for an existing claim, claims information can be obtained from View Claim on Agent Web.
If you would like to speak with a Customer Service Representative regarding an existing claim, please contact:
Claims Customer Service – (800) 979 6440
2. Access Existing First Notice of Loss

This option is used to allow an Agent to locate any FNOLs they created and saved.

Note
Only those FNOLs created via Agent Web can be accessed.

If you have previously saved an FNOL and need to access it, you can select *Access Existing First Notice of Loss* from the Producers options on the Main Menu page.

When the appropriate FNOL is located and selected, you are returned to the FNOL page at the point in the workflow where it had been exited and saved. For example, if the FNOL was processed up to the Claim Questions page, you will be returned to the Claim Questions page when you re-enter the FNOL.

If the FNOL was previously submitted to TFPA (claim occurrence was created), you are still able to access it in order to print a *First Notice of Loss* form; however, you will be unable to return to the actual FNOL to make any changes since it has already been submitted to TFPA.

Tip
If you would like to view an existing claim occurrence, you can select View Claim from the Producers options on the Main Menu page.

Follow the step-by-step instructions below for accessing existing FNOLs and for viewing/printing *First Notice of Loss* forms.
Important Tip
The only time you should use your browser's Back Arrow is when you are viewing a Print page, such as the First Notice of Loss form shown in Figure 1-18.

To Access Existing First Notice of Loss:

1. Place your mouse’s pointer over the Producers heading located on the Main Menu page

When you do this, a hidden menu appears, as shown here:
There are two new options available:

- Begin First Notice of Loss
- Access Existing First Notice of Loss

2. Select the **Access Existing First Notice of Loss** option from the menu

---

**Note**

If you have not already logged in, you will be navigated to the **Log In** page prior to the Search **First Notice of Loss** page.
The *Search First Notice of Loss* page appears:

![Search First Notice of Loss page](image)

*Figure 2-3 Search First Notice of Loss page*

There are four different search options available on the Search First Notice of Loss page to assist you in locating the FNOL you created and saved.

3. To search by:
   - **Policy Number**, enter the primary insured’s policy number
     *OR*
   - **Loss Number**, enter the 10-digit FNOL number
     *OR*
   - **Last Name**, enter the primary insured’s last name
OR

- **Last Name & Zip Code** (using Zip Code in combination with Last Name will allow for a more precise search):
  - enter the primary insured’s last name, and
  - enter the primary insured’s mailing address 5-digit zip code
    (format is ######)

4. Select the **Continue** button to proceed with the FNOL, or the **Exit** button to return to the **Main Menu** page

If the search criterion entered does not return a match, a message will be displayed indicating no matches were found.

---

**Note**

If the FNOL search was conducted by **Loss Number**, the **Search Results** page shown below is bypassed, and you will be navigated directly to the page at the point in the workflow where the FNOL had been previously exited and saved.

---

If the FNOL search was conducted by **Policy Number, Last Name**, or **Last Name & Zip Code**, the **Search Results** page appears:
Figure 2-4 Search Results page

Multiple FNOL records may be returned based on the type of search conducted.

Note
Only those FNOLs associated with your agency will be returned as a result of your search.

5. Select the Exit button to return to the Main Menu page
6. Select the **Select** button which corresponds to the appropriate FNOL record to proceed; you will be navigated to the page at the point in the workflow where the FNOL had been previously exited and saved.

Refer to **Steps 10-54** in the **Begin First Notice of Loss** section above for detailed instructions on how to update, save, submit, and print FNOLs.
# 3. Frequently Asked Questions

## Administrative Information

<table>
<thead>
<tr>
<th>Q</th>
<th>I forgot my user ID and password. What do I do?</th>
<th>A</th>
<th>Please call Customer Service at (800) 979-6440. Be prepared to provide the authorized agent or Agency name and/or TDI license number.</th>
</tr>
</thead>
</table>

## Service Information

| Q | I received an ERROR message. How should I report it to Texas FAIR Plan Association online? | A | We suggest you report the problem to Customer Service by calling (800) 979-6440 before you close or leave Texas FAIR Plan Association online. Please be prepared to provide a detailed step-by-step description about your actions just prior to observing the problem. It is especially important to tell us:  
1. What you were trying to accomplish  
2. What happened or didn’t happen (be as specific as you can)  
3. Other facts, including the policy or FNOL number that might be important to our analysis |
|---|---|---|---|
| Q | Who do I contact with questions or for help? | A | If you need assistance regarding First Notice of Loss (FNOL) web access or use, please contact our:  
TFPA Agent Registrar – (512) 505-2199  
If you need assistance regarding First Notice of Loss (FNOL) claims input, please contact our:  
Claims Coordinators – (512) 637-2970  
or claimassist@twia.org  
If you have a TFPA claim number for an existing claim, claims information can be obtained from View Claim on Agent Web. If you would like to speak with a Customer Service Representative regarding an existing claim, please contact:  
Claims Customer Service – (800) 979-6440 |
| Q | How do I change agent/agency information (address, phone, etc.)? | A | All agent/agency change requests should be faxed to (800) 979-6441 |

**General Information**

| Q | I see a red arrow display just to the left of my entry. What does this mean? | A | The red arrow indicates there is a problem with the response in the corresponding field. Usually, incorrect information was selected, or entered. Additionally, the field may have been formatted incorrectly, or required information may have been omitted. If you place your mouse pointer directly over the red arrow, a brief a description of the problem will be provided. |

| Q | What if I need to make a change on a previous page? How do I navigate back to the page to make the changes? | A | **DO NOT USE THE BACK ARROW TO RETURN TO A PREVIOUS PAGE!**
The only time you should use your browser's Back Arrow is when you are on a Print page. You must select the Back Arrow to return to exit the Print page and return to the previous page.
If you have already selected the Submit to Company button, you are not permitted to make any changes to the submitted FNOL. If you have not yet selected the Submit to Company button:
1. Continue with your FNOL until you arrive at the Contact Summary page (see Figure 1-13 above).
2. Select the appropriate button which corresponds to the change you would like to make. You will be navigated to the appropriate page.
3. After making any changes, select the Continue button on each page until you reach the Contact Summary page. |

<p>| Q | Can I change information after I have exited the FNOL record? | A | If you saved the FNOL, it can be accessed to make updates as long as the FNOL was not previously submitted to TFPA (claim occurrence was created). From the Main Menu, use the Producers menu to select the Access Existing First Notice of Loss option. Search for the |</p>
<table>
<thead>
<tr>
<th>Q</th>
<th>Why can't I use the <strong>Back Arrow</strong> browser button?</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Your browser does not notify Texas FAIR Plan Association online that you have used the <strong>Back Arrow</strong> button to move to a different page. If you use the browser's <strong>Back Arrow</strong> button, any data you changed may be lost and/or errors will occur when you attempt to continue.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q</th>
<th>I need to refer to my Texas Fair Plan Association Policy, Rating and Underwriting Manual. Can I see it online?</th>
</tr>
</thead>
</table>
| A | If you are in the middle of processing an FNOL, open another web browser and select the **Forms & Manuals** option from the Information Center menu on the home page; then, select the Texas Fair Plan Manual option. 
Or
If you do not have an FNOL session open, simply select the **Forms & Manuals** option from the Information Center menu on the home page; then, select the Texas Fair Plan Manual option. |

<table>
<thead>
<tr>
<th>Q</th>
<th>I was in the middle of an FNOL and was interrupted. When I came back, I had to log in again. Why?</th>
</tr>
</thead>
</table>
| A | After a certain period of inactivity, your logon session expires. 
**NOTE:** Your FNOL may be locked when you attempt to re-access it. |

<table>
<thead>
<tr>
<th>Q</th>
<th>I received a message indicating that “<strong>This loss is currently being accessed by _____</strong>”. What do I do?</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>This is an indication that the FNOL you were attempting to access is currently locked. Please call Customer Service at (800) 979-6440 for assistance. Be prepared to provide the FNOL number, policy number, or insured last name and mailing zip code.</td>
</tr>
</tbody>
</table>