

**Residential Declarations Page**  
**Texas Windstorm Insurance Association**  
**P.O. Box 99090 Austin, Texas 78709-9090**

Policy Number: TWIA-000379016-04

Policy Period: Jan 22, 2019, to Jan 22, 2020  
 12:01 A.M. Standard Time at the property location

**Name and Mailing Address of Agent:**

J K Brown Enterprises Inc  
 3032 Marina Bay Dr Ste 100  
 League City, TX 77573

**Name and Mailing Address of Insured:**

MARY PUC CETTI  
 GERALD PUC CETTI  
 7014 Terrasso Dr  
 Hitchcock, TX 77563-2524

**Early cancellation may result in approximately 25% of your premium being retained  
 by Texas Windstorm Insurance Association.**

**This policy will be subject to an immediate surcharge if determined necessary by  
 the Texas Insurance Commissioner. Failure to pay the surcharge will result in  
 cancellation of the policy.**

**Insured :** MARY PUC CETTI

**COVERAGES - Windstorm and Hail Only**

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

| Item No. | Coverage A/B | Property and Form Description   | Coins % | Per Item / Per Occurrence Deductible |         | Form Number | Limit of Liability | Premium  |
|----------|--------------|---|---------|--------------------------------------|---------|-------------|--------------------|----------|
|          |              |   |         | %                                    | Amt     |             |                    |          |
| 1        | A            | <b>Property Description: Single Family Dwelling</b><br>6902 Avenue P, Galveston, Galveston County, TX, 77551<br><br><i>Underwriting Details:</i><br>Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/<br>Fiberglass; Occupancy: Secondary Dwelling<br><br><i>Adjustment amounts included in the premium for each item:</i><br>Personal Property Replacement Cost \$54.00 365<br>Indirect Loss \$35.00 320<br>Deductible 2% -\$260.00<br><br><i>Item #1-A forms: 320 220 800</i> | 80%     | 2%                                   | \$2,020 |             | \$101,000.00       | \$877.00 |
| 1        | B            | <b>Description: Personal Property located at:</b><br>6902 Avenue P, Galveston, Galveston County, TX, 77551<br><br><i>Underwriting Details:</i><br>Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/<br>Fiberglass; Occupancy: Secondary Dwelling<br><br><i>Adjustment amounts included in the premium for each item:</i><br>Personal Property Replacement Cost \$2.00 365<br>Indirect Loss \$1.00 320   | Nil     | 1%                                   | \$100   |             | \$8,000.00         | \$35.00  |

**Total Limit / Total Premium: \$109,000.00 \$912.00**

**Total Surcharges: \$0.00**

**Total Premium + Total Surcharges: \$912.00**

**Original  
 Part 1, Page 1 of 2**

(This policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)

**COVERAGES - Windstorm and Hail Only**

Attached to and forming part of Policy Number: TWIA-000379016-04

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

| Item No. | Coverage A/B | Property and Form Description | Coins % | Per Item / Per Occurrence Deductible %   Amt | Form Number | Limit of Liability | Premium |
|----------|--------------|-------------------------------|---------|--|-------------|--------------------|---------|
|----------|--------------|-------------------------------|---------|--|-------------|--------------------|---------|

Item #1-B forms: 320 365

----- End of Items Schedule -----

**Additional Interests**

Attached to and forming part of Policy Number 000379016-04

Loss on building items shall be payable to the following as mortgagees or trustees, as their interest may appear at the time of loss, subject to Mortgage Clause (without contribution) printed elsewhere in this policy.

| Name and Address  | Interest Type | Instrument #      | Item # |
|---|---------------|-------------------|--------|
| ROUNDPOINT MORTGAGE SERVICING CORP<br>ISAOA/ATIMA<br>PO Box 39575<br>Solon, OH 44139-0575 | Mortgagee     | Loan # 1001185360 | 1A, 1B |

----- End of Additional Interests List -----

## **TWIA Privacy Policy**

Protecting your privacy is important to us. We want you to understand what information we collect and how we use it. This notice sets forth our policy for the collection, use, and security of your nonpublic personal financial information.

### **Information Collected**

As a part of our business, we may collect "nonpublic personal financial information" about you in order to provide a financial product or service to you. This includes information we receive from you on applications or other forms, information about your transactions with us or others, and information we receive from a consumer reporting agency.

### **Information Disclosure**

We may disclose the following kinds of nonpublic personal financial information about you:

- Information we receive from you on application or other forms such as your name, address or other information; and
- Information about your transactions with us such as your policy coverage, limits of liability and premiums.

### **Disclosure to Third Parties**

We may disclose nonpublic personal information about you to the following types of third parties:

- Insurers that are eligible under TWIA's clearinghouse process and procedures and have agreed to abide by TWIA's policies regarding use of the disclosed information and researchers.

We may also disclose nonpublic personal financial information about you to nonaffiliated third parties as permitted by law.

### **Option to Limit Disclosure**

If you prefer that we not disclose nonpublic personal financial information about you to nonaffiliated third parties, you may direct us not to make those disclosures (other than disclosures permitted by law). Your option to request we not disclose nonpublic personal financial information about you will apply to the windstorm insurance coverage you have obtained from us.

If you wish to limit disclosure, you must complete the enclosed form and return it to TWIA within 30 days of the date this notice was mailed. If you direct us not to disclose nonpublic personal financial information about you (other than as permitted by law), your election will apply to all named insureds on the policy.

If you do not wish to limit disclosure, no action on your part is required.

### **Our Security Procedures**

We restrict access to nonpublic personal financial information about you to those persons who need to know that information, to provide products or services to you and disclose such information only for legitimate business or legal reasons. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and applicable state law to protect your nonpublic personal financial information.

This notice has been provided to you pursuant to the Gramm-Leach-Bliley Act and the rules of the Texas Department of Insurance, which require a financial institution, such as an insurer, to notify customers of its privacy practices and procedures on an annual basis.



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

## Texas Windstorm Insurance Association Disclosure Limitation Reply Form

If you do not want your nonpublic personal financial information disclosed by the Texas Windstorm Insurance Association, please complete the information below and mail the completed form to:

Texas Windstorm Insurance Association  
Disclosure Opt Out  
P O Box 99090  
Austin TX 78709-9090

\_\_\_\_\_ I want to limit the nonpublic personal financial information the Texas Windstorm Insurance Association discloses about me to third parties.

Insured's name: MARY PUCCETTI

Policy number: TWIA-000379016

Insured's signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Texas Windstorm Insurance Association**  
5700 South MoPac Expressway, Building A, Austin, Texas 78749  
P.O. Box 99090, Austin, Texas 78709-9090  
800-788-8247 / Fax 512-899-4950



## Clarifying Language Regarding Mold, Fungi, and Other Microorganisms

Please read the following:

All Texas Windstorm Insurance Association (TWIA) policies issued after March 1, 2003 have a clarification added to the exclusion section of the policy. Please read the exclusion below, titled Mold Fungi, or Other Microorganisms. If you have questions relating to this clarification, please call your agent or TWIA at 1-800-788-8247.

This endorsement modifies insurance provided under each policy form listed below:

- TWIA Dwelling Policy
- TWIA Commercial Policy
- TWIA Texas Special Mobile Home Windstorm and Hail Insurance Policy

The following exclusion is added to each policy form as follows:

Exclusion 9. to the TWIA Dwelling Policy,  
Exclusion 10. to the TWIA Commercial Policy,  
After the second paragraph of SECTION III - SPECIFIC COVERAGE CONDITIONS to the TWIA Texas Special Mobile Home Windstorm and Hail Insurance Policy.

### **Mold, Fungi, or Other Microorganisms:**

- a. Fungi or mold and other microorganisms when used in the policy or in this exclusion means the presence, growth, proliferation, spread or any activity of fungi or mold and other microorganisms.

This exclusion also applies to the cost:

- (1) To remove fungi or mold and other microorganisms from covered property covered under this Texas Windstorm Insurance Association policy.
  - (2) To tear out and replace any part of the building or other covered property as needed to gain access to the fungi or mold and other microorganisms; and
  - (3) Of testing of air or property to confirm the absence, presence or level of fungi or mold and other microorganisms;
- b. This exclusion applies unless the fungi or mold and other microorganisms are located upon the portion of covered property which must be repaired or replaced because of direct physical damage resulting from sudden and accidental wind or hail which would otherwise be covered under this policy. For purposes of this exclusion, sudden and accidental shall include a loss event that is hidden or concealed for a period of time until it is detectable. A hidden loss must be reported to us no later than 30 days after the date it was detected or should have been detected.
- c. However, the exception to the exclusion described in b. above does not include:
- (1) the cost to treat, contain, remove or dispose of the fungi or mold and other microorganisms beyond that which is required to repair or replace the covered property physically damaged by water;
  - (2) the cost of any testing of air or property to confirm the absence, presence or level of fungi, mold and other microorganisms whether performed prior to, during or after the removal, repair, restoration or replacement;
  - (3) the cost of any decontamination of the covered property covered under this Texas Windstorm Insurance Association policy;
  - (4) any increase in loss under this Texas Windstorm Insurance Association policy related to loss of use, debris removal, additional living expense, or diminution in value resulting from c. (1), (2), and (3).

**Texas Windstorm Insurance Association**  
5700 South MoPac Expressway, Building A, Austin, Texas 78749  
P.O. Box 99090, Austin, Texas 78709-9090  
800-788-8247 / Fax 512-899-4950

## **Making Repairs in the Event of a Loss**

In the event of a loss, first and foremost, continue to ensure the safety of you and your family. If there is any major structural damage, call authorities before entering the building. After you have filed a claim, make temporary repairs to protect your property.

### **Temporary Repairs**

After a loss, make temporary repairs as quickly as possible to prevent further damage.

- Before tearing out, removing, or covering over damaged property or debris, take pictures or videotape if possible. Keep any damaged property until the adjuster sees it and approves of disposal.
- Board broken windows, cover openings with a tarp or plastic to prevent additional water damage, and stop interior leaks. Dry out water damaged and wet areas immediately.
- Keep invoices and receipts for your temporary repairs. If your loss is covered by the policy, reasonable costs for temporary repairs are covered.
- Do not make permanent repairs, such as roof replacement or asphalt patches, until the adjuster has made an inspection. The adjuster needs to be able to see the damage and determine if it is from windstorm or hail.

### **Permanent Repairs**

Whether or not you ultimately have a covered claim, you may need to make permanent structural repairs to your property. To be eligible for insurance through TWIA, many structural repairs must be certified by a Texas Department of Insurance (TDI) appointed qualified inspector or by a Texas licensed professional engineer.

Certificates of Compliance (WPI-8 or WPI-8-C) are issued to certify compliance with the applicable windstorm building code for the area. Without a Certificate of Compliance, TWIA lacks evidence that the structure conforms to the applicable building code, and the structure may be considered ineligible for coverage with TWIA. The WPI-8 certification inspections are done before and during the repair process, if completed by a TDI inspector.

For more information about eligibility requirements, visit [www.twia.org/windstorm-certification-requirements](http://www.twia.org/windstorm-certification-requirements). The TDI website provides a list of repairs that do not require inspection and certification. For more information or to contact someone with the TDI Windstorm Inspections Program, you can call 800-248-6032 or go to the TDI website at [www.tdi.state.tx.us](http://www.tdi.state.tx.us).



## **How to File a Claim**

Please keep this informational sheet in an easily-accessible place or in your emergency contacts file.

Write down your policy number here: \_\_\_\_\_

### **Ways to File a Claim**

- Call TWIA's 24-hour Claims Center at 800-788-8247
- Visit [www.twia.org/ClaimsCenter](http://www.twia.org/ClaimsCenter) to report a new claim or check the status of an existing claim from your computer or any mobile device
- Contact your agent

### **Information You Will Need to File Your Claim**

- Your TWIA policy number
- The best contact information to reach you
- Brief details of what was damaged and how it happened

### **After You File a Claim**

- Make temporary repairs to protect your property (see "Making Repairs in the Event of a Loss"). Save receipts. Do not make any permanent repairs until you discuss your claim with a TWIA representative.
- TWIA will send you a letter acknowledging your claim and provide the name of the TWIA representative assigned to help with your claim.
- The TWIA representative will call you to discuss your claim and may schedule an adjuster or other expert to inspect your damaged property.
- In instances where an adjuster or expert inspects the damaged property, they will report their findings and recommendations to TWIA.
- The final decision on your claim will be made by TWIA. You will receive a detailed letter explaining TWIA's decision on your claim.
- If you are due a payment for your loss, a check will be issued and sent to you.

### **Information to Provide Your TWIA Representative**

- **Inventory:** If coverage is provided on your personal or business personal property, provide an inventory of these damaged items. Include a description and age of each item, its original cost, and the estimated replacement cost.
- **Documentation:** Any documentation of the damage you claim. This includes reports, estimates, invoices, receipts, photos, and videos.
- **Other Claims:** Information on any other water damage, structural damage, or previous repairs, whether due to plumbing leaks, flood, air-conditioning system leaks, foundation settlement, or other sources.
- **Additional Information Requested by TWIA:** Within 30 days after the date your claim is reported, TWIA may send a written request for additional information necessary to resolve your claim. Please promptly provide TWIA with the requested information.

**Texas Windstorm Insurance Association**  
5700 South MoPac Expressway, Building A, Austin, Texas 78749  
P.O. Box 99090, Austin, Texas 78709-9090  
800-788-8247 / Fax 512-899-4950

# Texas Windstorm Insurance Association

## Windstorm and Hail

### Extensions of Coverage

In consideration of an included additional premium, this policy is extended to provide the following coverages.

**A. Consequential Loss.** Applicable to Primary or Secondary Residences - Dwellings

We cover:

1. property contained in the dwelling or other structure on the described location against loss due to change in temperature as a direct result of physical damage to the dwelling, or any equipment contained in the dwelling, caused by windstorm or hail. The deductible does not apply to this coverage.
2. property contained in the dwelling or other structure on the described location against loss due to change in temperature as a direct result of physical damage to any power, heating or cooling equipment (including connections and supply pipes) not contained in or on the dwelling, caused by windstorm or hail.

The total limit of liability for the coverage described in A. 2. above is \$500.

This is not additional insurance and does not increase the limit of liability for Coverage B (Personal Property).

**B. Additional Living Expense.** Applicable only to Primary Residences - Dwellings

If a covered loss to your Primary Residence caused by windstorm or hail makes your Primary Residence wholly or partially untenantable, we cover additional living expense, meaning any necessary and reasonable increase in living expense you incur so that your household in your Primary Residence can maintain its normal standard of living.

We do not cover expenses that you incur as a result of evacuation or displacement from your Primary Residence due to voluntary or mandatory evacuation, order of civil authority restricting ingress, egress or access, loss or disconnection of utilities, damage or closure of roads, ferries, bridges or infrastructure, or loss that is excluded in the Exclusions of this policy, except to the extent such expenses were incurred because covered damage to your Primary Residence caused by windstorm or hail made your Primary Residence wholly or partially untenantable.

The total limit of liability for all additional living expense is 20% of the limit of liability applicable to Coverage A (Dwelling). This is additional insurance and does not reduce the limit of liability applicable to Coverage A (Dwelling), but the total limit of liability for the Coverage A (Dwelling) limit and the additional living expense limit cannot exceed the maximum limit of liability permitted by law. The deductible does not apply to additional living expense coverage.

Payment will be for the reasonable time required to repair or replace the damage caused by windstorm or hail to your Primary Residence. If you permanently relocate, payment will be for the reasonable time required for your household to become settled. The periods of time for additional living expense are not limited by expiration of this policy.

**C. Wind-Driven Rain Coverage.** Applicable to Primary or Secondary Residences

We cover loss to the dwelling and personal property caused by wind-driven rain whether or not an opening is made in the dwelling by the direct force of wind or hail.

**Primary Residence** means a dwelling where you normally live as your principal residence as of the date of loss and during the majority of the policy period, and that is stipulated as your "Primary Dwelling" on the Residential Declarations Page of this policy.

The coverage provided by these Extensions of Coverage is subject to all other terms, conditions, exclusions, and definitions of the policy to which this endorsement is attached.



**Texas Windstorm Insurance Association**  
Windstorm and Hail

**Replacement Cost Coverage Endorsement**  
**Personal Property**

In consideration of an included additional premium, policy is amended as follows:

- I. This endorsement does not apply to:
  - A. property which by its inherent nature cannot be replaced;
  - B. property not maintained in good or workable condition;
  - C. property, which at the time of loss, is either obsolete or useless to you.
  
- II. Loss Settlement:
  - A. For covered losses to personal property, we will pay you:
    - 1. The replacement cost of your damaged personal property up to \$1,500; and
    - 2. The actual cash value of your remaining damaged personal property not later than the 10th day after we notify you that we will pay the claim.
  
  - B. If you repair or replace the damaged personal property within 545 days of the date we notify you of the amount we will pay under Condition 4.b.(2) of the policy, you may make claim for reimbursement on a replacement cost basis for the replacement cost of your personal property exceeding \$1,500. Upon completion and documentation of repairs or replacement, we will pay the additional amount claimed under replacement cost coverage, but our liability and payment will not exceed the smallest of the following:
    - (1) The limit of liability under this policy applicable to the damaged personal property;
    - (2) The cost to repair or replace the damaged personal property with material of like kind and quality within a reasonable time after the loss; or
    - (3) The amount actually and necessarily spent to repair or replace the damaged personal property as documented by records, including invoices, bills, statements, and receipts, submitted to us under this endorsement.
  
  - C. We will make any payment required by part II.B. not later than the 10th day after your completion and documentation of repairs or replacement.
  
  - D. If you dispute the additional amount we pay for the repair or replacement of the damaged personal property under part II.C. of this endorsement, you may request that this amount be determined by appraisal under Condition 11 of the policy. You must demand an appraisal no later than the 60th day after the date we make payment under part II.C..

This Replacement Cost Coverage will not apply unless you have, at the inception date of this policy or at the time of loss, replacement cost coverage in effect on the same property and in the same amount or more, under a companion dwelling, homeowners, farm and ranch owners, or tenant policy to which a windstorm and hail exclusion agreement endorsement is also attached.

All other provisions of the policy, including any applicable deductible, not in conflict with this endorsement remain unchanged. However, if this policy provides replacement cost for the building in which your personal property is located, the exclusion of Replacement Cost Coverage of carpeting and cloth awnings is deleted.

**Prescribed by the Texas Department of Insurance**  
**Form No. TWIA - 365 - Replacement Cost Personal Property**  
**Effective: November 27, 2011**

**Texas Windstorm Insurance Association**  
Windstorm and Hail

**Automatic Adjusted Building Cost Endorsement**

It is agreed that the limit of liability on the attached policy for **Coverage A, Dwelling** shall be revised annually by a percentage established by a building cost index, applied to your policy at renewal. The revised limit of liability will be rounded up to the next \$1000, subject to the maximum limit of liability permitted by law. You have the right to request modification of this change in the limit of liability.

If your limit of liability change at renewal differs from the revised limit resulting from application of this endorsement, your request will take effect at the inception of the renewal, provided that it is received prior to the beginning of the policy renewal date. Requests for a limit of liability change received after inception of the policy will be processed as an endorsement to the policy, and will not become effective prior to the date received by TWIA.

The limits of liability for Additional Living Expense and other, optional extensions of coverage that are based on the limit of liability for the Dwelling, if applicable, will also be adjusted subject to the maximum limit of liability permitted by law.

It is your responsibility to review your coverage regularly and make sure your dwelling limit of liability is adequate to repair or replace your insured property. This endorsement and any changes that result from it do not guarantee that you will have adequate coverage. Only you can determine the appropriate amount of coverage.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

**Prescribed by the Texas Department of Insurance**  
**Form No. TWIA - 220 - Automatic Adjusted Building Cost Endorsement**  
**Effective: March 1, 2012**



## Important Notice Regarding the Automatic Adjusted Building Cost Endorsement and your Dwelling Limit of Liability

This notice provides you with an explanation of endorsement, TWIA-220 Automatic Adjusted Building Cost Endorsement that is attached to your policy. The endorsement **automatically adjusts your dwelling limit of liability if your policy is renewed**. This notice **is not** part of your policy. To understand your rights and duties under the policy, please refer to and read the actual language in your policy, including all endorsements forming a part of your policy.

**What changed:** Upon renewal, the coverage amount (limit of liability) for your dwelling will be increased by a percentage that is established by a building cost index for your area. The adjusted limit of liability will be rounded up to the next \$1000. The dwelling limit is subject to the maximum limit of liability permitted by law.

The percentage increase in the dwelling limit of liability is established annually. It will be applied to the limit of liability for your dwelling at each renewal. The percentage increase is only an adjustment for inflation to the dwelling limit of liability on your expiring policy and does not ensure that your dwelling is adequately insured for the dwelling's full replacement cost. You should consult with your agent to determine the appropriate amount of coverage for your dwelling.

The automatically adjusted dwelling limit of liability is shown on the renewal application that is sent to your agent approximately 60 days before expiration of your policy.

**Your right/duty:** You have the right to request modification of the automatically adjusted dwelling limit of liability.

If you request modification of the adjusted dwelling limit of liability, your request will take effect on the date a renewal policy becomes effective if it is received by TWIA prior to the effective date of a renewal policy. Your agent must include a valid Marshall & Swift/Boeckh replacement cost calculation with your request to modify the adjusted dwelling limit of liability. Requests for a modification of the adjusted dwelling limit of liability that are received by TWIA on or after the effective date of a renewal policy will become effective the date the request is received by TWIA.

**Other changes:** The limits of liability for Additional Living Expense and other, optional extensions of coverage that are based on the limit of liability for the dwelling, if applicable, will also be adjusted, subject to the maximum limit of liability permitted by law.

**Review your coverage:** It is your responsibility to review your coverage regularly and make sure your dwelling limit of liability is adequate to repair or replace your insured property. This endorsement and any changes that result from it do not guarantee that you will have adequate coverage. Only you can determine the appropriate amount of coverage. Endorsement TWIA-220 does not automatically renew your policy.

You should contact your agent for assistance with renewal of the policy and determining the appropriate amount of coverage.

**Texas Windstorm Insurance Association**  
5700 South MoPac Expressway, Building A, Austin, Texas 78749  
P.O. Box 99090, Austin, Texas 78709-9090  
800-788-8247 / Fax 512-899-4950

**Texas Windstorm Insurance Association**  
Windstorm and Hail

**Amendatory Endorsement**

COVERAGES, PROPERTY NOT COVERED is amended to add storm doors as follows:

We do not cover:

Unless specifically described in the Declarations:

- a. Cloth awnings.
- b. Greenhouses and their contents.
- c. Metal screen enclosures and their contents.
- d. Building or structures located wholly or partially over water and their contents.
- e. Radio and television towers.
- f. Outside satellite dishes, masts and antennas, including lead-in wiring.
- g. Windmills and wind chargers.
- h. Storm doors.

**Prescribed by the Texas Department of Insurance**  
**Form No. TWIA - 800 - Amendatory Endorsement**  
**Effective: April 1, 2016**