

Company: CERTAIN UNDERWRITERS AT LLOYDS Insured: ALFRED H TAYLOR III A/W
Pol.No.: CCH23061-2018 DALE TAYLOR

6748
SMI Agency
1802 Broadway Street, #118
Galveston , TX 77550-4953

ALFRED H TAYLOR III A/W
4102 AVENUE T
GALVESTON , TX US 77550

Effective: 12/10/18 to 12/10/19

Your insurance package is separated into two distinct categories. **CATEGORY I** contains your Renewal Certificate and Endorsement (If Any Changes). **CATEGORY II** (if applicable) contains additional, important information that is not a part of your policy, but should be read carefully and then kept with your policy papers.

CATEGORY I

RENEWAL CERTIFICATE

ENDORSEMENTS (IF ANY CHANGES)

CATEGORY II

COMPLAINT NOTICE

SURPLUS LINES ENDORSEMENT (MFS-1) (4/09)

This insurance contract is with an insurer not licensed to transact Insurance in this state and is issued and delivered as surplus lines coverage pursuant to the Texas Insurance Statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and this insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of 4.85 per cent tax on the gross premium.

IMPORTANT MESSAGES

This is a RENEWAL CERTIFICATE.
PLEASE ATTACH TO YOUR ORIGINAL POLICY.

CONTACT YOUR AGENT IF THERE ARE ANY SUBSTANTIAL CHANGES TO COVERAGE, CONDITIONS OR EXPOSURE OR IF YOU HAVE ANY QUESTIONS OR CONCERNS. IT IS IMPORTANT TO READ YOUR POLICY AND ALL ATTACHED DOCUMENTS CAREFULLY.

IN CASE OF A LOSS, PLEASE CONTACT YOUR AGENT.
SMI Agency (409) 765-9515 Fax (409) 765-8655

CERTAIN UNDERWRITERS AT LLOYDS

Bill To: Insured*
Myron F. Steves & Company

LONDON, ENGLAND,
RENEWAL CERTIFICATE
TEXAS HOMEOWNERS POLICY - FORM B

Cont#:
B0621P33046516
Policy Number
CCH23061-2018

CCH23061-2017

=====09/2018=
POLICY PERIOD-Effective Date: 12/10/2018 To Expiration Date: 12/10/2019 County
At 12:01 AM Standard Time At Location of Described Property GALVESTON/ 8

NAMED INSURED/MAILING ADDRESS
ALFRED H TAYLOR III A/W
DALE TAYLOR
4102 AVENUE T

AGENT'S NAME, ADDRESS, PHONE NUMBER
SMI Agency
1802 Broadway Street, #118
Galveston, TX 77550-4953
(409) 765-9515 CODE : 6748

GALVESTON, TX US 77550

Lot : Block : Addition : PC : 2
Phys Addr : 4102 AVENUE T GALVESTON, TX 77550
Cnstr: FRM City Lmt: In Yr Built: 1950 Type: Dwelling Occ: Prim

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I PROPERTY		
Coverage A. Dwelling	\$ 163665	INCLUDED
Other Structures	\$ 16367	INCLUDED
Coverage B. Personal Property	\$ 98199	INCLUDED
Personal Property Off Premises	\$ 9820	INCLUDED
SECTION II LIABILITY		
Coverage C. Personal Liability (Each Occurrence)	\$ 100000	INCLUDED
Coverage D. Medical Payments to Others (Each Person)	\$ 1000	INCLUDED
Other Residential Premises - Location : None	0	INCLUDED
Loss of Use Coverage	\$ 32733	XXXXXXXXXXXX
BASIC PREMIUM	XXXXXXXXXXXX	\$ 1915.00
Increased Liability Limits		\$ 45.00
OTHER COVERAGES AND ENDORSEMENTS		
CREDIT Loss Experience (3 Years)	\$ -10%	\$ -57.00
CREDIT Senior Citizen	\$ -5%	\$ -29.00
LMA5020 Service of Suit (9/05)		\$ INCLUDED
LMA5021 Applicable Law (9/05)		\$ INCLUDED
LMA9080B Texas Complaints Notice (10/15)		\$ INCLUDED
LSW1135B Lloyd's Privacy Policy Statement (6/03)		\$ INCLUDED
HO-B TX Homeowners Policy - Form B (1/02)		\$ INCLUDED
MFS-2 Surplus Lines Claims Handling (1/13)		\$ INCLUDED
HO-101 Reim. for Repl. of Pers. Prop. (10/93)		\$ 96.00
HO-105 Residence Glass Coverage (7/92)	\$ 0	\$ 11.00
DEDUCTIBLES (SECTION I ONLY)		
Deductible Clause 1 - Windstorm or Hail Deductible	\$ EXCL	\$ 0.00
Deductible Clause 2 - All Other Perils Deductible	\$ 3273	\$ -105.00
Policy Premium Sub-Total	XXXXXXXXXXXX	\$ 468.00
Policy Fee (Fully Earned)	XXXXXXXXXXXX	\$ 175.00
Premium Tax	XXXXXXXXXXXX	\$ 31.19
Stamping Fee	XXXXXXXXXXXX	\$ 0.96
Total Policy Premium	XXXXXXXXXXXX	\$ 675.15

MORT#1 LOAN#

MORT#2 LOAN#

Other Coverages, Limits and Exclusions Apply -- Refer to Your Policy
Agency at Issued By: Veronica Gomez 10/ 8/2018
P O Box 4479
Houston, TX 77210-4479
Producer#: 6748-B-ONLINE*

Fred Steves, Agent

CERTAIN UNDERWRITERS AT LLOYDS

Bill To: Insured*
Myron F. Steves & Company

LONDON, ENGLAND,
RENEWAL CERTIFICATE
TEXAS HOMEOWNERS POLICY - FORM B

Cont#:
B0621P33046516
Policy Number
CCH23061-2018

CCH23061-2017

=====09/2018=
POLICY PERIOD-Effective Date: 12/10/2018 To Expiration Date: 12/10/2019 County
At 12:01 AM Standard Time At Location of Described Property GALVESTON/ 8

NAMED INSURED/MAILING ADDRESS
ALFRED H TAYLOR III A/W
DALE TAYLOR
4102 AVENUE T

AGENT'S NAME, ADDRESS, PHONE NUMBER
SMI Agency
1802 Broadway Street, #118
Galveston, TX 77550-4953
(409) 765-9515 CODE : 6748

GALVESTON, TX US 77550

Lot : Block : Addition : PC : 2
Phys Addr : 4102 AVENUE T GALVESTON, TX 77550
Cnstr: FRM City Lmt: In Yr Built: 1950 Type: Dwelling Occ: Prim

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I PROPERTY		
Coverage A. Dwelling	\$ 163665	INCLUDED
Other Structures	\$ 16367	INCLUDED
Coverage B. Personal Property	\$ 98199	INCLUDED
Personal Property Off Premises	\$ 9820	INCLUDED
SECTION II LIABILITY		
Coverage C. Personal Liability (Each Occurrence)	\$ 100000	INCLUDED
Coverage D. Medical Payments to Others (Each Person)	\$ 1000	INCLUDED
Other Residential Premises - Location : None	0	INCLUDED
Loss of Use Coverage	\$ 32733	XXXXXXXXXX
BASIC PREMIUM	XXXXXXXXXX	
Increased Liability Limits		XXXXXXXXXX
OTHER COVERAGES AND ENDORSEMENTS		
WINDEXCL Windstorm, Hurr. & Hail Exclusion (11/16)		\$-1408.00
33046516 Syndicate List for B0621P33046516		\$ INCLUDED
BUSINESS Business Exclusion (9/03)		\$ INCLUDED
DAYCARE Daycare Exclusion (9/03)		\$ INCLUDED
DPS-5 Lead Contamination Exclusion (1/06)		\$ INCLUDED
LLOYDSEX Lloyds Exceptions (Omnibus) (6/03)		\$ INCLUDED
LMA3100 Sanction Limitation/Exclusion Clause (9/10)		\$ INCLUDED
LSW1001 Several Liability Notice (8/94)		\$ INCLUDED
MFS-1 Surplus Lines Endorsement (4/09)		\$ INCLUDED
NMA2802 Electronic Date Recognition Excl (1/99)		\$ INCLUDED
NMA2915 Electronic Data Endorsement B (1/01)		\$ INCLUDED
NMA2918 War and Terrorism Exclusion (10/01)		\$ INCLUDED
NMA2962 Biological or Chemical Materials Excl (6/03)		\$ INCLUDED
LMA5018 Microorganism Exclusion (Absolute) (9/05)		\$ INCLUDED
ULHOB Mandatory Exceptions (7/17)		\$ INCLUDED
NMA2342 Seepage/Poll./Contam. Exclusion (11/88)		\$ INCLUDED
ULASB Asbestos Exclusion (10/03)		\$ INCLUDED

Other Coverages, Limits and Exclusions Apply -- Refer to Your Policy

Agency at
P O Box 4479
Houston, TX 77210-4479
Producer#: 6748-B-ONLINE*

Issued By: Veronica Gomez

10/ 8/2018

Fred Steves, Agent

Company: CERTAIN UNDERWRITERS AT LLOYDS Insured: ALFRED H TAYLOR III A/W
Pol.No.: CCH23061-2018 DALE TAYLOR

Information Notice for Our Direct Bill Customers

In our continuing efforts to serve you better, we have created a mechanism for you to check your account or make a payment online. Just go to our website at <https://payments.myronsteves.com>. For User ID, enter your policy number (shown above) and for Password, enter your mailing zip code.