

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

Policy Number: TWIA-000278321-05

Policy Period: Nov 29, 2019, to Nov 29, 2020  
 12:01 A.M. Standard Time at the property location

**Name and Mailing Address of Agent:**

Ira J Levin  
 P.O. Box 8297  
 Galveston, TX 77553

**Name and Mailing Address of Insured:**

Charles W Emig  
 Janice M Emig  
 3708 Avenue O 1/2  
 Galveston, TX 77550

**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 :** Charles W Emig

**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 %   Amt | Form Number | Limit of Liability | Premium    |
|----------|--------------|---|---------|--|-------------|--------------------|------------|
| 1        | A            | <b>Property Description: Single Family Dwelling</b><br>3708 O 1/2 Avenue, Galveston, Galveston County, TX, 77550<br><i>Underwriting Details:</i><br>Stories: 1; Construction: Frame; Roof: Steel; Occupancy: Primary Dwelling<br><i>Adjustment amounts included in the premium for each item:</i><br>Increased Cost of Construction (15%) \$281.00<br>Personal Property Replacement Cost \$95.00<br>Indirect Loss \$156.00<br><i>Item #1-A forms: 320 431 220 800</i> | 80% 1%  | \$1,690                                      |             | \$169,000.00       | \$2,286.00 |
| 1        | B            | <b>Description: Personal Property located at:</b><br>3708 O 1/2 Avenue, Galveston, Galveston County, TX, 77550<br><i>Underwriting Details:</i><br>Stories: 1; Construction: Frame; Roof: Steel; Occupancy: Primary Dwelling<br><i>Adjustment amounts included in the premium for each item:</i><br>Personal Property Replacement Cost \$18.00   | Nil 1%  | \$898  |             | \$89,841.00        | \$378.00   |

**Total Limit / Total Premium: \$258,841.00 \$2,664.00**  
**Total ICC Premium: \$281.00**  
**Total Surcharges: \$0.00**  
**Total Premium + Total Surcharges: \$2,664.00**

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.)

