

HOMEOWNER POLICY DECLARATIONS



SCOTTSDALE INSURANCE COMPANY

Policy Number

HOS1435181

Home Office:

One Nationwide Plaza Columbus, Ohio 43215

Administrative Office:

8877 North Gainey Center Drive Scottsdale, Arizona 85258

1-800-423-7675

A STOCK COMPANY

HOS1426699

Renewal of Number

Named Insured and Mailing Address:

MICHAEL D BREEDING AND RITA J BREEDING
8913 LEWIS LN
GALVESTON TX 77554

General Agent: TEXAS SPECIALTY UNDERWRITERS INC

Insured's Producer: TEXAS SPECIALTY UNDERWRITERS INC

510 TURTLE COVE BLVD STE 200
ROCKWALL TX 75087-5374
(972)771-5653

Agent No.: TSROTX **Program No.:**

Policy Period: From: 09-01-2019 To: 09-01-2020 Term: 1 Year

12:01 A.M. Standard Time at the Described Location.

This insurance applies to the Residence Premises, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a Premium is stated. The Residence Premises:
8913 LEWIS LN, GALVESTON, TX 77554

Property Coverages:	Limits of Liability	Premiums
A—Dwelling	\$ 400,000	\$ 1,093
B—Other Structures	\$ 40,000	\$ INCLUDED
C—Personal Property	\$ 240,000	\$ INCLUDED
D—Loss of Use	\$ 80,000	\$ INCLUDED
Additional Perils Insured Against:	Limits of Liability	Premiums
	\$	\$
	\$	\$
	\$	\$
Liability Coverages:	Limits of Liability	Premiums
E—Personal Liability	\$ 300,000	\$ 50
F—Medical Payments to Others	\$ 5,000	\$ 20
	\$	\$
	\$	\$
	\$	\$
Optional Coverages:	Limits of Liability	Premiums
Loss Assessment	\$ 1,000	\$ INCLUDED
Water Backup	\$ 25,000	\$ INCLUDED
Glass Coverage	\$ INCLUDED	\$ 12
	\$	\$

Deductibles: Property Deductible(s): 1% Wind/Hail: EXCLUDED
Personal Liability Deductible: Earthquake:

Form(s) and endorsement(s) made part of this policy for this location: See Schedule of Forms and Endorsements - Form UTS-SP-2L

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location:

See Schedule of Mortgagee(s), Additional Insured(s) and Lienholder(s) - Form UTS-264

Rating Information: Year of Construction: 1991 Territory: 002 Fire District or Town: Protection Class: 02
Construction: FRAME No. of Families: 1 Occupancy: PRIMARY
Feet From Hydrant: 200 Miles From Fire Station: 2 Square Feet: 2927

Policy Totals: County: GALVESTON Sub-Total Premium: \$ 1,175.00
\$

Billed to: AGENT

No Flat Cancellations

Total Taxes and Fees: \$ 295.00
Total Policy Premium: \$ 1,470.00

Minimum Earned Premium: \$ 294.00

THIS DECLARATIONS PAGE, WITH POLICY JACKET, HOMEOWNERS POLICY FORM, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERED HOMEOWNERS POLICY.

ISSUED : 09/02/2019 IB

Processed By:
 Progressive Flood Insurance Processing
 P.O. Box 33018
 St. Petersburg, FL 33733-8018
 866-511-0793



Renewal - Manual

Dwelling Policy Form

Policy Declarations

Policy Number: 0FLD308009
 Product Type: Standard Policy

Policy Period: 09/01/2019 to 09/01/2020
 At 12:01 AM Local time at the described location

Named Insured	NAIC: 10872	Agent/Producer Name & Address
MICHAEL BREEDING Property Location: 8913 LEWIS LN GALVESTON, TX 77554-6157		420663 - ROBINSON FAMILY INSURANCE AGENCY LLC 1100 GULF FWY S STE 112 LEAGUE CITY, TX 77573 (281)332-7799
Mailing Address 8913 LEWIS LN GALVESTON, TX 77554		Payor: LAKEVIEW LOAN SERVICING LLC ISAOA/ATIMA, C/O LOANCARE LLC

Community Rating Information	Building Information
Community Name: GALVESTON, CITY OF Community Number: 485469 - 0021 - E Current Flood Zone: AE FIRM Type: POST Program: Regular NFIP Grandfathering: Grandfathered: No Rating Community Number: 485469 - 0021 - D Rating Flood Zone: A14	Occupancy: Single Family Elevated Building: Yes Building Type: Three Floors Elevated - Without Enclosure Replacement Cost: \$300,000 Primary Residence: Yes No Addition(s) and Extension(s) Contents Location: Lowest Floor Above Ground Level and Higher Floors

Coverage Information			
	Limit(s):	Deductible	Premium
Building	\$250,000	\$1,250	\$308.00
Contents	\$100,000	\$1,250	\$185.00
THIS IS NOT A BILL			
MORTGAGEE: The Reform Act of 1994 requires you to notify the WYO company for the policy within 60 days of any changes in the service of the loan. COVERAGE LIMITATIONS MAY APPLY. See Your Policy Form for Detail Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.			Deductible Discount: -\$10.00 ICC Premium: \$6.00 CRS Disc: 20% -\$98.00 Reserve Fund Assessment: \$59.00 Probation Surcharge: \$0.00 Federal Policy Fee: \$50.00 HFIAA Surcharge \$25.00 Total Premium Paid: \$525.00
			Annual Premium: \$525.00

Special Provisions

This policy covers only one building. If you have more than one building on your property, please make sure each is covered. See Section III Property Covered within your flood policy for the NFIP definition of 'building' or contact your agent, broker or insurance

Forms and Endorsements

ASI FLD IMPINF 08, ASI FLD SOC 08, DW 04 2016

This Declarations Page, in conjunction with the policy, constitutes your Flood Insurance Policy. IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance

Kevin Milkey
 Executive Vice President, American Strategic Insurance

Date: 08/27/2019

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

Policy Number: TWIA-000230293-05

Policy Period: Sep 4, 2019, to Sep 4, 2020
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Robinson Family Insurance Agency LLC
 1100 Gulf Frwy S Ste 112
 League City, TX 77573

Name and Mailing Address of Insured:

MICHAEL D. BREEDING
 RITA J. BREEDING
 8913 Lewis Ln
 Galveston, TX 77554-6157

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 : MICHAEL D. BREEDING

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	Property Description: Single Family Dwelling 8913 LEWIS Lane, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2.5; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$227.00 Indirect Loss \$370.00 Deductible 2% -\$1,133.00 <i>Item #1-A forms: 320 220 800</i>	80%	2% \$8,020	365 320	\$401,000.00	\$3,624.00
1	B	Description: Personal Property located at: 8913 LEWIS Lane, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2.5; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$48.00 Indirect Loss \$79.00	Nil	2% \$4,800	365 320	\$240,000.00	\$770.00

Total Limit / Total Premium: \$641,000.00 \$4,394.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$4,394.00

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.)

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