

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

Policy Number: TWIA-000476867-04

Policy Period: Apr 8, 2019, to Apr 8, 2020
12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Galveston Insurance Associates
P.O. Box 16767
Galveston, TX 77552-6767

Name and Mailing Address of Insured:

Steven and Fern Hester
3509 Eckert Dr
Galveston, TX 77554-6449

**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 : Steven and Fern Hester

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	<i>Property Description: Single Family Dwelling</i> 3509 Eckert Drive, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Seaward.Seaward IRC) -\$1,565.00 Personal Property Replacement Cost \$196.00 Indirect Loss \$447.00 Deductible 3% -\$1,605.00 <i>Item #1-A forms: 320 220 800</i>	80%	3% \$14,550			\$485,000.00	\$2,505.00
1	B	<i>Description: Personal Property located at:</i> 3509 Eckert Drive, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Seaward.Seaward IRC) -\$94.00 Personal Property Replacement Cost \$15.00	Nil	1% \$1,000			\$100,000.00	\$323.00

Total Limit / Total Premium: \$585,000.00 \$2,828.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$2,828.00

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-000476867-04

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
		Indirect Loss		\$33.00		320	
		Item #1-B forms: 320 365					
		----- End of Items Schedule -----					
Additional Interests		Attached to and forming part of Policy Number 000476867-04					
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 #		
JP Morgan Chase Bank NA ISAOA PO Box 47020 Atlanta, GA 30362-0020		Mortgagee	Loan # 1867044881		1A, 1B		
----- End of Additional Interests List -----							

