

Homeowners Non-Binding Quote



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UNITED PROPERTY AND CASUALTY INSURANCE
P.O. BOX 1011
ST. PETERSBURG, FL 33731-1011

Quote Detail

Insured	Form	Effective Date	Expiration Date	Quote Number
Usman Ahmed	HO 03	02/19/2021	02/19/2022	43 Q1019736618

Agency Detail

Agency Name	Comiskey Capital Insurance Agency Inc
Address	401 Tiki Dr Tiki Island, TX 77554
Phone Number	(409) 935-0086

Applicant Information

Name	Usman Ahmed	Home Phone	
Property Address	939 Long Reach Dr Tiki Island, TX 77554	Mailing Address	939 Long Reach Dr Tiki Island, TX 77554

Rating Information

Building Type	Single Family Home	Roof Shape	Gable
Construction Type	Frame	# Months Occupied	12
Year Built	1998	# of stories	2

Coverages

Coverage	Limits	Premium
Coverage A - Dwelling	\$725,000	\$1,506.43
Coverage B - Other Structures	\$72,500	\$24.67
Coverage C - Personal Property / Contents	\$362,500	\$0.00
Coverage D - Loss of Use	\$145,000	\$-75.48
Coverage E - Personal Liability	\$300,000	\$25.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00
Additional Coverage		
Coverage A - Inflation Guard	2%	\$0.00
Wind and Hail Exclusion		\$0.00
Personal Property Replacement Cost Loss Settlement		\$118.25
Bill to at Renewal	Insured	\$0.00
Fees (not including potential installment fees)		
TX FAIR Plan Assessment 2018		\$2.00
MGA Fee		\$75.00
Total Premium		\$1,403.00

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Discounts/Surcharges (included in premium above)

Discount/Surcharge	
Payment Type Discount	\$-189.63
Go Paperless Discount (e-delivery)	\$-10.00
Total	\$-199.63

Deductible(s)

All Other Perils Deductible	\$7,250 / 1% of Coverage A
Wind/Hail Deductible	Wind and Hail Excluded

Payment Plan

Plan	Initial Down Payment	Installment Amount(s)	Installment Fee (per Installment)
Full Pay Direct	\$1,403.00		



Residential Quick Quote - Not a Binder or Policy -

Premiums quoted here are not binding or guaranteed by TWIA. Premium and policy conditions are subject to change and may affect final policy issuance. All applications are subject to underwriter review. This quote is intended to provide agents with a convenient way of comparing rates for different coverages. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to effect coverage.

Date Submitted: Jan 19, 2021
Transaction Number: T002381722

Proposed Policy Period: Feb 19, 2021, to Feb 19, 2022
12:01 A.M. Standard Time at the property location

Name & Mailing Address of Insured(s)
Usman Ahmed

Name & Mailing Address of Insured's Agent
Comiskey Capital Insurance Agency Inc
401 Tiki Dr
Tiki Island, TX 77554

COVERAGES - Windstorm and Hail Only

Item No.	Coverage A/B	Property and Form Description	Coins		Per Item / Per Occurrence Deductible		Form Number	Limit of Liability	Premium
			%		%	Amt			
1	A	Property Description: Item # 1 939 Longreach, Tiki Island Village, Galveston County, TX, 77554 <i>Underwriting Details:</i> Risk Item Type: Single Family Dwelling Rate Table: 1 Frame (F) Stories: 2; Exterior Walls: Siding, Vinyl; Occupancy: Primary Dwelling; Superior Construction? No; Structure Condition: Good Construction Date: 1998 Actual Cash Value: \$543,750.00; Replacement Cost: \$725,000.00 <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$410.00 Indirect Loss \$669.00 Deductible 5% -\$4,832.00 Item #1-A Forms: 320 802 220 800	80%	5%	\$36,250		365	\$725,000.00	\$3,769.00
1	B	Description: Personal Property located at: 939 Longreach, Tiki Island Village, Galveston County, TX, 77554 <i>Underwriting Details:</i> Risk Item Type: Single Family Dwelling Rate Table: 1 Frame (F) Stories: 2; Exterior Walls: Siding, Vinyl; Occupancy: Primary Dwelling; Superior Construction? No; Structure Condition: Good Construction Date: 1998	Nil	5%	\$18,100		320	\$362,000.00	\$669.00

Total Limit / Total Premium:	\$1,087,000.00	\$4,438.00
Total Surcharges:		\$0.00
Total Amount Due to TWIA:		\$4,438.00

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence Deductible % Amt	Form Number	Limit of Liability	Premium
<i>Adjustment amounts included in the premium for each item:</i>							
		Personal Property Replacement Cost	\$73.00		365		
		Indirect Loss	\$119.00		320		
		Deductible 5%	-\$857.00				
		<i>Item #1-B Forms: 320 365</i>					
----- End of Items Schedule -----							

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NEPTUNE

RESIDENTIAL FLOOD

Life. Waterproofed.

929 longreach,

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	TX1018AP5GNBG	Quote Date:	1/18/2021
Policyholder:	929 longreach	Effective Date:	1/28/2021
Address:	929 LONG REACH DR TIKI ISLAND, TX 77554	Property Type:	Primaryhome
Home Type:	Singlefamily	Foundation:	Stiltswithvents
On Floor:	N/A	Construction:	Concrete
Year Built:	1998	# Floors:	3 or more
Flood Zone:	VE	# Steps:	0
Prior Losses:	None	Has EC:	No
		EC Height:	N/A

Coverage	Description	Amount	Premium
Coverage A	Building Property	\$250,000	\$3,865.00
Coverage B	Personal Property	\$100,000	\$1,540.00
Coverage E	Pers. Property Replacement Cost	Yes	\$539.00
Coverage F	Basement Contents	\$0	\$0.00
Coverage G	Pool Repair & Refill	\$0	\$0.00
Coverage H	Unattached Structures	\$0	\$0.00
Coverage I	Temporary Living Expenses	No	\$0.00
Deductible	Selected Deductible	\$10,000	(\$1,081.00)

Lienholder Information:	Subtotal	\$4,863.00
	Policy Fee	\$125.00
	Taxes	\$245.66
	Total	\$5,233.66

To purchase this policy, please contact:
Comiskey Capital Insurance Agency Inc
liz@comiskeycapitalinsurance.com

This non-binding quotation is not an offer of or a contract for insurance. This quotation is based on the information supplied, and it may be withdrawn by Neptune Flood for any reason prior to the submission of a completed, signed application for insurance that meets the underwriting criteria of the insurer.