

## Homeowners Non-Binding Quote



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**UNITED PROPERTY AND CASUALTY INSURANCE**  
**PO BOX 14507**  
**ST. PETERSBURG, FL 33733-4507**

### Quote Detail

Insured	Form	Effective Date	Expiration Date	Quote Number
Pam Garner	HO 03	05/01/2020	05/01/2021	43 Q1015092214

### 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	Pam Garner	Home Phone	
Property Address	1543 Windsong Way Galveston, TX 77554	Mailing Address	1543 Windsong Way Galveston, TX 77554

### Rating Information

Building Type	Single Family Home	Roof Shape	Gable
Construction Type	Frame	# Months Occupied	12
Year Built	2017	# of stories	2

### Coverages

Coverage	Limits	Premium
Coverage A - Dwelling	\$500,000	\$623.08
Coverage B - Other Structures	\$50,000	\$11.02
Coverage C - Personal Property / Contents	\$250,000	\$0.00
Coverage D - Loss of Use	\$150,000	\$0.00
Coverage E - Personal Liability	\$300,000	\$25.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00
<b>Additional Coverage</b>		
Coverage A - Inflation Guard	2%	\$0.00
Wind and Hail Exclusion		\$0.00
Personal Property Replacement Cost Loss Settlement		\$56.19
Limited Water Backup and Sump Discharge or Overflow	\$25,000	\$40.00
Bill to at Renewal	Insured	\$0.00
<b>Fees (not including potential installment fees)</b>		
MGA Fee		\$75.00
TX FAIR Plan Assessment 2018		\$1.00
<b>Total Premium</b>		<b>\$759.00</b>

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**Discounts/Surcharges (included in premium above)****Discount/Surcharge**

Go Paperless Discount (e-delivery)	\$-10.00
Maximum Discount	\$192.15
Payment Type Discount	\$-53.67
<b>Total</b>	<b>\$128.48</b>

**Deductible(s)**

All Other Perils Deductible	\$5,000 / 1% of Coverage A
Wind/Hail Deductible	Wind and Hail Excluded

**Payment Plan**

<b>Plan</b>	<b>Initial Down Payment</b>	<b>Installment Amount(s)</b>	<b>Installment Fee (per Installment)</b>
Full Pay Direct	\$759.00		



## 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: Apr 1, 2020  
Transaction Number: T002061084

Proposed Policy Period: May 1, 2020, to May 1, 2021  
12:01 A.M. Standard Time at the property location

**Name & Mailing Address of Insured(s)**  
Pam Garner

**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 %   Amt	Form Number	Limit of Liability	Premium												
1	A	<p><b>Property Description: Item # 1</b> 1543 Windsong Way, Tiki Island Village, Galveston County, TX, 77554</p> <p><i>Underwriting Details:</i> Risk Item Type: Single Family Dwelling Rate Table: 1 Frame (F)</p> <p>Stories: 2; Exterior Walls: Siding, Vinyl; Occupancy: Primary Dwelling; Superior Construction? No; Structure Condition: Good</p> <p>Construction Date: 2020</p> <p>Actual Cash Value: \$475,000.00; Replacement Cost: \$500,000.00</p> <p><i>Adjustment amounts included in the premium for each item:</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Building Code Credit (Inland/ Inland/ IRC)</td> <td style="width: 20%; text-align: right;">-\$1,499.00</td> <td style="width: 20%;"></td> </tr> <tr> <td>Personal Property Replacement Cost</td> <td style="text-align: right;">\$208.00</td> <td style="text-align: right;">365</td> </tr> <tr> <td>Indirect Loss</td> <td style="text-align: right;">\$461.00</td> <td style="text-align: right;">320</td> </tr> <tr> <td>Deductible 5%</td> <td style="text-align: right;">-\$2,448.00</td> <td></td> </tr> </table> <p><i>Item #1-A Forms: 320 802 220 800</i></p>	Building Code Credit (Inland/ Inland/ IRC)	-\$1,499.00		Personal Property Replacement Cost	\$208.00	365	Indirect Loss	\$461.00	320	Deductible 5%	-\$2,448.00		80%	5%   \$25,000		\$500,000.00	\$1,909.00
Building Code Credit (Inland/ Inland/ IRC)	-\$1,499.00																		
Personal Property Replacement Cost	\$208.00	365																	
Indirect Loss	\$461.00	320																	
Deductible 5%	-\$2,448.00																		
1	B	<p><b>Description: Personal Property located at:</b> 1543 Windsong Way, Tiki Island Village, Galveston County, TX, 77554</p> <p><i>Underwriting Details:</i> Risk Item Type: Single Family Dwelling Rate Table: 1 Frame (F)</p> <p>Stories: 2; Exterior Walls: Siding, Vinyl; Occupancy: Primary Dwelling; Superior Construction? No; Structure Condition: Good</p> <p>Construction Date: 2020</p>	Nil	5%   \$12,500		\$250,000.00	\$362.00												

Total Limit / Total Premium: \$750,000.00 \$2,271.00

Total Surcharges: \$0.00

Total Amount Due to TWIA: \$2,271.00

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>							
		Building Code Credit (Inland/Inland/ IRC)		-\$215.00			
		Personal Property Replacement Cost		\$39.00	365		
		Indirect Loss		\$82.00	320		
		Deductible 5%		-\$465.00			
		<i>Item #1-B Forms: 320 365</i>					
----- End of Items Schedule -----							

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## STANDARD FLOOD NON-BINDING QUOTE



Wright National Flood Insurance Company  
 A Stock Company  
 PO Box 33003  
 St. Petersburg, FL, 33733  
 Office: 800.820.3242  
 Fax: 800.850.3299

## AGENCY INFORMATION

Agency Number 85861  
 Agency COMISKEY CAPITAL INS AGENCY  
 INC  
 Address 401 TIKI DR.  
 City, State, Zip TIKI ISLAND, TX 77554-8146  
 Phone Number 409.935.0086  
 Agent's Email Address cortney@comiskeycapitalinsurance.com

## QUOTE INFORMATION

Quote Number 42QT4730190399  
 Applicant GARNER, PAM  
 Small Business No  
 Non-Profit No  
 Current Date 04-01-2020  
 Effective Date 04-01-2020

## COMMUNITY INFORMATION

Program Type Flood Regular Policies Zone Determination Number DRP00000000010369508  
 Community 481585 - TIKI ISLAND, VILLAGE OF Zone Reference Number 74555819  
 Flood Risk/Rated Zone VE

## BUILDING INFORMATION

Property Address 1543 WINDSONG WAY Condominium Coverage None  
 City, State, Zip TIKI ISLAND, TX 77554-8160 Construction Date 10-15-2019  
 Occupancy Type Single Family Building Replacement Cost \$250,000.00  
 House of Worship No Building Elevated Building is elevated  
 Building Type Two Floors Elevation Certificate Yes  
 Location of Contents Lowest Floor Above Ground Level and Higher Floors Lowest Floor Elevation 19.2 feet  
 Elevation Difference 5 feet Enclosure None  
 Building Flood Proofed No

## COVERAGE/PREMIUM INFORMATION

Coverage	Limits	Deductible	RPH Basic	RPH Additional
Building	\$250,000.00	\$10,000.00	1.510	1.510
Contents	\$100.00	\$10,000.00	0.930	0.930
Discount/Surcharge				\$1,535.00
1 Year Premium				\$2,364.00

## IMPORTANT NOTES

**THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.**

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

## OTHER INSURANCE AVAILABILITY

Flood \$2364.00  
 Rates Unavailable For This Risk  
 Ineligible - This risk is not eligible for Private Flood due to program criteria - Chubb PFA  
 Please review the Replacement Cost Value that was entered. If the value is over the amount entered, this structure may be eligible for Excess Flood coverage. To quote Excess Flood, update the value. Otherwise, proceed with your Flood quote.

## FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

I reject building and contents coverage for flood protection.

Property Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the