



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 0519
 4983300
 5/05/20
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1151339946 04	1151339946	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/15/20 To: 5/15/21 12:01 am Standard Time	05/05/2020	0701925	42 1151339946 03

Agent (409)898-2693
 GABOUREL INSURANCE AGENCY
 6454 CONCORD RD
 BEAUMONT TX 77708-4315

CHRIS PADGETT
 DORINDA PADGETT
 PO BOX 124
 PORT BOLIVAR TX 77650-0124

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
 1912 LAGUNA HARBOR COVE BLVD, PORT BOLIVAR TX 77650

Rating Information

Original New Business Effective Date: 5/15/2016 Flood Risk/Rated Zone: V16 Grandfathered: No

Building Occupancy: Single Family
 Primary Residence: Y
 Condo Type: N/A
 Community #: 485470 Map Panel/Suffix: 0175 F
 Community Rating: 10 / 00% Program Status: Regular
 Community Name: GALVESTON COUNTY

Number of Floors: Two Floors
 Building Indicator: Elevated
 Basement/Enclosure/Crawlspace:
 No Enclosure or Crawlspace
 Elevation Difference: 9

Coverage Deductible Annual Premium

BUILDING	\$250,000	\$10,000	\$3,775.00
CONTENTS	\$100,000	\$10,000	\$931.00

ANNUAL SUBTOTAL: \$4,706.00
 DEDUCTIBLE DISCOUNT/SURCHARGE: - \$1,882.00
 ICC PREMIUM: \$16.00
 COMMUNITY RATING DISCOUNT: \$0.00
 SUB-TOTAL: \$2,840.00

RESERVE FUND ASSESSMENT: \$511.00
 PROBATION SURCHARGE: \$0.00
 FEDERAL POLICY SERVICE FEE: \$50.00
 HFIAA SURCHARGE: \$25.00

Premium Paid by: Insured TOTAL WRITTEN PREMIUM AND FEES: \$3,426.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form
 No Additions and Extensions

Forms and Endorsements:

WFL 99.414 1117 1117 FFL 99.310 0120 0120 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Insured

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

Policy Number: TWIA-000647517-05

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

Name and Mailing Address of Agent:

Gabourel Insurance Agency
 6454 Concord Rd
 Beaumont, TX 77708

Name and Mailing Address of Insured:

Chris Padgett
 Dorinda Padgett
 PO Box 124
 Port Bolivar, TX 77650-0124

**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 : Chris Padgett

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		Form Number	Limit of Liability	Premium
				%	Amt			
1	A	Property Description: Single Family Dwelling 1912 Laguna Harbor Cove Boulevard, Port Bolivar, Galveston County, TX, 77650 <i>Underwriting Details:</i> Stories: 1.5; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Seaward.Seaward IRC) -\$1,294.00 Personal Property Replacement Cost \$162.00 Indirect Loss \$370.00 <i>Item #1-A forms: 320 802 220 800</i>	80%	1%	\$4,010		\$401,000.00	\$3,399.00
1	B	Description: Personal Property located at: 1912 Laguna Harbor Cove Boulevard, Port Bolivar, Galveston County, TX, 77650 <i>Underwriting Details:</i> Stories: 1.5; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Seaward.Seaward IRC) -\$141.00	Nil	1%	\$1,500		\$150,000.00	\$484.00

Total Limit / Total Premium: \$551,000.00 \$3,883.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$3,883.00

**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.)

678000447_105.0.0_PRODUCTION_1_34595468: Insured



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Keep
the
Promise®

PO BOX 14507, ST. PETERSBURG, FL 33733-4507

UNITED PROPERTY & CASUALTY INSURANCE COMPANY
DECLARATIONS PAGE
Date Issued: 01/06/2020

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
43 1000319788 03	Effective Date: 07/01/2019 Expiration Date: 07/01/2020 12:01 AM Standard Time at residence premises	Homeowners Endorsement

INSURED:	YOUR UPC AGENT IS: 1002049
Chris Padgett Dorinda Padgett PO Box 124 Port Bolivar, TX 77650 (409) 284-3246 ddpadgett@icloud.com	Tina Licatino Tinad LLC 6454 Concord Rd Beaumont TX 77708 Telephone: (409) 898-2693
The Insured Location Covered by this Policy: 1912 Laguna Harbor Cove Blvd, Port Bolivar, TX 77650	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the Policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I – COVERAGE		
Coverage A - Dwelling	\$426,000	\$570.25
Coverage B - Other Structures	\$42,600	\$9.12
Coverage C - Personal Property / Contents	\$170,400	-\$18.61
Coverage D - Loss of Use	\$127,800	Included
SECTION II – COVERAGE		
Coverage E - Personal Liability	\$500,000	\$35.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00
SECTION I – DEDUCTIBLES		
All Other Perils Deductible	\$4,260 1%	-\$15.72
TOTAL DISCOUNTS AND SURCHARGES PREMIUM		-\$56.63
TOTAL ADDITIONAL COVERAGES PREMIUM		\$222.59
TX FAIR Plan Assessment 2018		\$1.00
Policy Fee		\$75.00
TOTAL POLICY FEES AND ASSESSMENTS		\$76.00
TOTAL ANNUAL POLICY PREMIUM (INCLUDING ADDITIONAL COVERAGES, SURCHARGES, DISCOUNTS AND FEES)		\$832.00