



General Indemnity Company
 National Flood Insurance Program (NFIP)
 9800 Fredericksburg Road
 San Antonio, Texas 78288-0489
 NAIC: 02003

Policy Number:
 1128 73 63 0F

STANDARD POLICY
 Renewal Flood Policy Declaration
 Policy Period: 12/16/2019 to 12/16/2020 (12:01 a.m.)

Named Insured / Property Location
 ODETTE Y COMBAU
 FOSTER SAYLES II
 3522 FOREMAST DR
 GALVESTON, TX 77554-6292

Additional Insured:

 Premium Payor: First Mortgagee

112873630F Original Effective Date: 12/16/2005

COVERAGE INFORMATION

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 308.00
Contents	\$ 57,900	\$ 1,250	\$ 134.00
		Deductible Adjustment:	\$ -9.00
		Community Discount:	\$ -88.00
		Increased Cost of Compliance:	\$ 6.00
		Reserve Fund Assessment:	\$ 53.00
		HFIAA Surcharge:	\$ 25.00
		Federal Policy Fee:	\$ 50.00
		Total Premium Paid:	\$ 479.00
Replacement Cost:	\$ 340,000		

LOCATION INFORMATION

Community Name: GALVESTON, CITY OF	Flood Risk / Current Zone: VE
Community Number: 48-5469 0044 D	Flood Risk / Rated Zone: AE
Date of Construction or Substantial Improvement: 01/01/2002	NFIP Grandfathering: Y*
Building Occupancy: Single Family	Primary Residence: Y
Elevation Difference: +4.0	
Property Desc: Two floors with , elevated building, no addition(s) or extension(s)	

*FEMA Memo W-08021: use the most hazardous zone for rating when presented with two different flood zones, unless the building qualifies for grandfathering.

LENDER INFORMATION

First Mortgagee
 SUNTRUST BANK
 ISAOA ATIMA
 PO BOX 47047
 ATLANTA, GA 30362-0047

Second Mortgagee
 None

Loan Number: 0228011276

Loan Number: None

Other Mortgagee
 None

Loss Payee
 None

Disaster Agency
 None

Loan Number: None

Loan Number: None

Loan Number: None

THIS IS NOT A BILL

Coverage limitations may apply. See your Standard Flood Insurance Policy Dwelling Form for details.

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

Flood insurance is not underwritten by USAA or its affiliates and is provided by USAA General Indemnity Company through an arrangement with the Federal Emergency Management Agency. The Federal government has financial responsibility for underwriting losses.

Contact USAA at 210-531-USAA (8722), our mobile shortcut #8722, or 800-531-8722
 between 7:30 a.m. and 6:00 p.m. CST Monday -- Friday or 8:00 a.m. to 4:30 p.m. CST on Saturday

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

Policy Number: TWIA-000314828-05

Policy Period: Dec 27, 2019, to Dec 27, 2020
 12:01 A.M. Standard Time at the property location
 Amended Declarations Page Effective: February 28, 2020

Name and Mailing Address of Agent:

USAA Insurance Agency Inc
 9800 Fredericksburg Rd, HSVE
 San Antonio, TX 78288

Name and Mailing Address of Insured:

Odette Comeau
 Foster Sayles II
 3522 Foremast Dr
 Galveston, TX 77554-6292

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 : Odette Comeau

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 3522 Foremast Drive, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Seaward.Seaward WRC) -\$1,025.00 Personal Property Replacement Cost \$142.00 Indirect Loss \$315.00 Deductible 2% -\$710.00 <i>Item #1-A forms: 320 220 800</i>	80% 2%	\$6,840		\$342,000.00	\$2,270.00
1	B	Description: Personal Property located at: 3522 Foremast Drive, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling	Nil 2%	\$2,000		\$100,000.00	\$259.00

Pro rata Additional Surcharges: \$0.00

Total Limit / Total Premium: \$442,000.00 \$2,529.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$2,529.00

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_104.0.0_PRODUCTION_24_33119548: Insured



COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000314828-05

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			
<i>Adjustment amounts included in the premium for each item:</i>								
		Building Code Credit (Seaward.Seaward WRC)	-\$82.00					
		Personal Property Replacement Cost	\$16.00			365		
		Indirect Loss	\$33.00			320		
		Deductible 2%	-\$77.00					
		<i>Item #1-B forms: 320 365</i>						
----- End of Items Schedule -----								
Additional Interests		Attached to and forming part of Policy Number 000314828-05						
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 #		
Truist Bank ISAOA/ATIMA PO Box 47047 Atlanta, GA 30362-0047		Mortgagee		Loan # 0228011276		1A, 1B		
----- End of Additional Interests List -----								

Original
Part 1, Page 2 of 2

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678000447_104.0.0_PRODUCTION_24_33119548: Insured