



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
0605577
6/15/20
2000 11523 FLD PREF

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Preferred Risk Policy
42 1151886051 01	1151886051	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/31/20 To: 7/31/21 12:01 am Standard Time	06/15/2020	0605577	421151669269

Agent (409)763-6376
BALDWIN KRISTYN SHERMAN
PARTNERS LLC
112 MAGNOLIA ESTATES DR
LEAGUE CITY TX 77573-4613

DAVID CANGELOSI
MORGAN CANGELOSI
19 TRADEWINDS DR
GALVESTON TX 77554-9357

Property Location (if other than above)
19 TRADEWINDS DR, GALVESTON TX 77554

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 7/31/2008
Flood Risk/Rated Zone: X
Grandfathered: No

Building Occupancy: Single Family
Primary Residence: Y
Condo Type: N/A
Community #: 485469 Map Panel/Suffix: 0438 G
Community Rating: Program Status: Regular
Community Name: GALVESTON, CITY OF

Number of Floors: Two Floors
Building Indicator: Non-Elevated
Basement/Enclosure/CrawlSpace:
No Basement

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$1,250
CONTENTS	\$100,000	\$1,250
	ANNUAL SUBTOTAL:	\$389.00
	DEDUCTIBLE DISCOUNT/SURCHARGE:	\$0.00
	ICC PREMIUM:	\$6.00
	COMMUNITY RATING DISCOUNT:	\$0.00
	SUB-TOTAL:	\$395.00
	RESERVE FUND ASSESSMENT:	\$71.00
	PROBATION SURCHARGE:	\$0.00
	FEDERAL POLICY SERVICE FEE:	\$25.00
	HFIAA SURCHARGE:	\$25.00
Premium Paid by: Insured	TOTAL WRITTEN PREMIUM AND FEES:	\$516.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

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
Includes Addition and Extension

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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Company



FFL99.001 0519
0605577
6/15/20

42 1151886051 01

Agent (409)763-6376
BALDWIN KRYSTYN SHERMAN
PARTNERS LLC
112 MAGNOLIA ESTATES DR
LEAGUE CITY TX 77573-4613

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

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Company



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

Policy Number: TWIA-000855865-03

Policy Period: Jul 31, 2020, to Jul 31, 2021
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Baldwin Krystyn Sherman Partners, LLC
 112 Magnolia Estates Dr
 League City, TX 77573

Name and Mailing Address of Insured:

David Cangelosi
 Morgan Cangelosi
 19 Tradewinds Dr
 Galveston, TX 77554-9357

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 : David Cangelosi

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 19 Tradewinds Drive, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1.5; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (25%) \$372.00 Personal Property Replacement Cost \$148.00 Indirect Loss \$242.00 Deductible 2% -\$740.00 <i>Item #1-A forms: 175 320 802 431 220 800</i>	80%	2% \$5,240	431	\$262,000.00	\$2,740.00
1	B	Description: Personal Property located at: 19 Tradewinds Drive, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1.5; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Primary Dwelling	Nil	2% \$3,000		\$150,000.00	\$482.00

Total Limit / Total Premium: \$412,000.00 \$3,222.00

Total ICC Premium: \$372.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$3,222.00

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-000855865-03

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
<i>Adjustment amounts included in the premium for each item:</i>							
		Personal Property Replacement Cost		\$30.00		365	
		Indirect Loss		\$49.00		320	
		Deductible 2%		-\$150.00			
<i>Item #1-B forms: 175 320 365</i>							
- - - - - End of Items Schedule - - - - -							