

**IMPORTANT NOTICE**

To obtain information or make a complaint:

You may contact your agent at the telephone number displayed on your declarations page.

You may call ASI Lloyds toll-free telephone number for information or to make a complaint at:

**1-866-274-8765**

You may write the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

**1-800-252-3439**

You may write the Texas Department of Insurance:

PO Box 149104  
Austin, TX 78714-9104  
Fax: (512) 475-1771  
Web: <http://www.tdi.texas.gov>  
Email: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

To obtain price and policy form comparisons and other information relating to residential property insurance and personal automobile insurance, you may visit the Texas Department of Insurance / Office of Public Insurance Council website:

**[www.helpinsure.com](http://www.helpinsure.com)**

**PREMIUM OR CLAIM DISPUTES:** Should you have a dispute concerning your premium or about a claim you should contact the agent first. If the dispute is not resolved you may contact the Texas Department of Insurance.

**ATTACH THIS NOTICE TO YOUR POLICY:**

This notice is for information only and does not become a part or condition of the attached document.

**AVISO IMPORTANTE**

Para obtener informacion o para someter una queja:

Puede comunicarse con su agente al numero de telefono que aparece en la pagina de declaraciones.

Usted puede llamar al numero de telefono gratis de ASI Lloyds para informacion o para someter una queja al:

**1-866-274-8765**

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

**1-800-252-3439**

Puede escribir al Departamento de Seguros de Texas:

PO Box 149104  
Austin, TX 78714-9104  
Fax: (512) 475-1771  
Web: <http://www.tdi.texas.gov>  
Email: [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)

Para obtener formas de comparacion de precios y poliza y otra informacion acerca del seguro de propiedad residencial y del seguro de automóvil, visite el sitio web del Departamento de Seguros de Texas y la Oficina del Asesor Publico de Seguros:

**[www.helpinsure.com](http://www.helpinsure.com)**

**DISPUTA SOBRE PRIMAS O RECLAMOS:** Si tiene una disputa concierne a su prima o a un reclamo, debe comunicarse con el agente primero. Si no se resuelve la disputa, puede entonces comunicarse con el Departamento de Seguros de Texas.

**UNA ESTE AVISO A SU POLIZA:** Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

## **FLOOD INSURANCE:**

**YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM A FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY A FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT OR INSURANCE COMPANY, OR VISIT [WWW.FLOODSMART.GOV](http://WWW.FLOODSMART.GOV).**

**Homeowners Declaration Page**

**Named Insured:**

AMY HUYNH-TRAN AND HUY TRAN  
4600 OAKDALE ST  
BELLAIRE, TX 77401-2502

**Effective Date of This Transaction:** 9/29/2020

**Activity of This Transaction:** New Business

**Residence Premises:**

22006 KENNEDY DR  
GALVESTON, TX 77554-

**Total Policy Premium:** \$615  
**Policy Number:** TXL875523

**Agent:**  
AMI Insurance Agency LLC  
16113 East Fwy  
Channelview, TX 77530

**Agent Code:** 450409  
**For Policy Service, Call:** (281) 452-7800  
**To File a Claim, Call:** (866) 274-5677

**Policy Period:** From: 09/29/2020 To: 09/29/2021  
(At 12:01 AM Standard Time at the residence premises)

**Plan Type:** HOH

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability		Limit	Premium
SECTION I:	A. Dwelling Coverage	\$230,558	9415.80
	B. Other Structures	\$23,056	Included
	C. Personal Property	\$161,391	Included
	D. Loss of Use	\$46,112	Included
SECTION II:	E. Personal Liability - Each Occurrence	\$300,000	60.00
	F. Medical Payments to Others - Each Person	\$5,000	10.00
OTHER COVERAGES AND ENDORSEMENTS: (Printed on the following page)			
DEDUCTIBLES:			
	<b>Other Covered Perils:</b>	1% - \$2306	
	<b>Wind &amp; Hail:</b>	N/A	
Certain coverages carry a separate deductible			
	<b>Water Back Up and Sump Discharge Or Overflow</b>	<b>\$1,000</b>	
	<b>Equipment Breakdown Coverage</b>	<b>\$500</b>	

**Special Messages:** OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY - REFER TO YOUR POLICY FOR DETAILS  
YOUR PREMIUM INCLUDES A FULLY EARNED \$90 MANAGING GENERAL AGENT FEE.

A MINIMUM EARNED PREMIUM OF \$50 APPLIES TO ALL POLICIES REGARDLESS OF HOW LONG THE POLICY IS IN FORCE.  
THIS IS NOT REFUNDED WHEN THE POLICY IS CANCELLED.

THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES.

**Mortgagee:**

**1st Mortgagee:**

BBVA Compass Bank  
200017 PO BOX  
DEPT  
KENNESAW, GA 30156  
Loan #6732211037 Escrow: No

**2nd Mortgagee:**



Countersigned by Authorized Representative

St. Petersburg, FL

Date: 09/15/2020

Other Coverages And Endorsements		Form Number	Limit	Premium
Homeowners Protection Policy		ASI HOH TX 06 18		
Identity Management Service		ASI HO IDT 03 17		
Increased Replacement Cost Coverage		ASI HO IRC2 10 19		
Loss Assessment Coverage		ASI HO LAC 11 15		
Secondary/Seasonal Home Endorsement		ASI HO SSH 12 16		
Ordinance or Law Coverage - Texas		ASI HO TX OL 06 15		
Personal Injury - Texas		ASI HO TX PNJ 04 17		
Personal Property Replacement Cost Lost Settlement - Texas		ASI HO TX PPRC 08 18		
Special Personal Property Coverage - Texas		ASI HO TX SPC 04 18		
Consumer Bill of Rights		CBR 2005 11 06		
PC / Construction Factor				1844.31
Household Factor				-39.00
Paid in Full Discount				-69.66
Occupancy				1116.50
Tier Factor Premium				188.46
Do Any Residents Smoke				-3.18
Roof Material				925.61
Advance Quote Discount				-40.00
Claims Free Discount				-1864.02
Age of Dwelling				1735.85
Updated Home				-9.00
All Other Perils Deductible			2306	-68.08
Exclude Wind/Hail		ASI HO TX WHE 06 15		-11938.68
Square Footage				-18.56
Platinum Package		ASI HO TX PLAT 12 18		83.16
Hidden Seepage or Leakage		ASI HO TX HSL 04 19	10000	18.30
Managing General Agent Fee				90.00
TX FAIR Plan Assessment Fee				1.07
E-Policy (Paperless)				-10.00
Equipment Breakdown Endorsement		ASI HO EQB 10 19	100000	40.00
Water Backup Coverage		ASI HO TX WBU 02 19	10000	40.00
Number of Stories				-893.48
Ordinance or Law			57640	Included

  

Scheduled Items:			
Category	Description of Property	Value	Premium

Additional Insured:

Additional Interest:

Interest:

---

**Rating Information:**

Construction Type:	Frame	Total Square Feet:	1,415
Type of Residence:	Single Family	ASI Territory:	084
Year Built:	1989	County:	GALVESTON
Roof Year:	2005		

---

**Special Conditions:**

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY.

THESE INCLUDE, AMONG OTHERS:

1. LIMITED LIABILITY COVERAGE FOR WATERCRAFT AND RECREATIONAL VEHICLES
2. NO LIABILITY COVERAGE FOR EXCLUDED ANIMALS

**Notes:**