



NEPTUNE RESIDENTIAL FLOOD

Life. Waterproofed.

Davy Herrin,

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	TX0346AV99L7L	Quote Date:	12/11/2020
Policyholder:	Davy Herrin	Effective Date:	12/21/2020
Address:	1314 OUTRIGGER GALVESTON, TX 77554	Property Type:	Primaryhome
Home Type:	Primaryhome	Foundation:	Stiltswithvents
On Floor:	N/A	Construction:	Wood
Year Built:	1988	# Floors:	2
Flood Zone:	VE	# Steps:	0
Prior Losses:	None	Has EC:	No
		EC Height:	N/A

Coverage	Description	Amount	Premium
Coverage A	Building Property	\$250,000	\$3,865.00
Coverage B	Personal Property	\$100,000	\$1,540.00
Coverage E	Pers. Property Replacement Cost	No	\$0.00
Coverage F	Basement Contents	\$0	\$0.00
Coverage G	Pool Repair & Refill	\$0	\$0.00
Coverage H	Unattached Structures	\$0	\$0.00
Coverage I	Temporary Living Expenses	No	\$0.00
Deductible	Selected Deductible	\$10,000	(\$1,081.00)

Lienholder Information:	Subtotal	\$4,324.00
	Policy Fee	\$125.00
	Taxes	\$222.45
	Total	\$4,671.45

To purchase this policy, please contact:
Comiskey Capital Insurance Agency Inc
liz@comiskeycapitalinsurance.com



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: Dec 11, 2020
Transaction Number: T002344914

Proposed Policy Period: Jan 11, 2021, to Jan 11, 2022
12:01 A.M. Standard Time at the property location

Name & Mailing Address of Insured(s)
Davy Herrin

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>Property Description: Item # 1 1314 Outrigger, Tiki Island Village, Galveston County, TX, 77554</p> <p><i>Underwriting Details:</i> Risk Item Type: Single Family Dwelling Rate Table: 1 Frame (F) Stories: 2; Exterior Walls: Siding, Vinyl; Occupancy: Primary Dwelling; Superior Construction? No; Structure Condition: Good Construction Date: 1989 Actual Cash Value: \$406,250.00; Replacement Cost: \$625,000.00</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%;">Personal Property Replacement Cost</td> <td style="width: 20%; text-align: right;">\$353.00</td> <td style="width: 20%;"></td> </tr> <tr> <td>Indirect Loss</td> <td style="text-align: right;">\$576.00</td> <td style="text-align: right;">365</td> </tr> <tr> <td>Deductible 5%</td> <td style="text-align: right;">-\$4,166.00</td> <td style="text-align: right;">320</td> </tr> </table> <p><i>Item #1-A Forms: 320 802 220 800</i></p>	Personal Property Replacement Cost	\$353.00		Indirect Loss	\$576.00	365	Deductible 5%	-\$4,166.00	320	80%	5% \$31,250		\$625,000.00	\$3,247.00
Personal Property Replacement Cost	\$353.00															
Indirect Loss	\$576.00	365														
Deductible 5%	-\$4,166.00	320														
1	B	<p>Description: Personal Property located at: 1314 Outrigger, Tiki Island Village, Galveston County, TX, 77554</p> <p><i>Underwriting Details:</i> Risk Item Type: Single Family Dwelling Rate Table: 1 Frame (F) Stories: 2; Exterior Walls: Siding, Vinyl; Occupancy: Primary Dwelling; Superior Construction? No; Structure Condition: Good Construction Date: 1989</p>	Nil	5% \$15,625		\$312,500.00	\$577.00									

Total Limit / Total Premium:	\$937,500.00	\$3,824.00
Total Surcharges:		\$0.00
Total Amount Due to TWIA:		\$3,824.00

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>							
		Personal Property Replacement Cost		\$63.00	365		
		Indirect Loss		\$102.00	320		
		Deductible 5%		-\$740.00			
<i>Item #1-B Forms: 320 365</i>							
----- End of Items Schedule -----							

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Homeowners Non-Binding Quote



Keep
the
Promise®

UNITED PROPERTY AND CASUALTY INSURANCE
P.O. Box 1011
ST. PETERSBURG, FL 33731-1011

Quote Detail

Insured	Form	Effective Date	Expiration Date	Quote Number
Davy Herrin	HO 03	01/11/2021	01/11/2022	43 Q1019593399

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	Davy Herrin	Home Phone	
Property Address	1314 Outrigger Galveston, TX 77554	Mailing Address	1314 Outrigger Galveston, TX 77554

Rating Information

Building Type	Single Family Home	Roof Shape	Gable
Construction Type	Frame	# Months Occupied	12
Year Built	1988	# of stories	2

Coverages

Coverage	Limits	Premium
Coverage A - Dwelling	\$625,000	\$1,472.93
Coverage B - Other Structures	\$62,500	\$24.28
Coverage C - Personal Property / Contents	\$312,500	\$0.00
Coverage D - Loss of Use	\$125,000	\$-74.28
Coverage E - Personal Liability	\$300,000	\$25.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00
Additional Coverage	Limits	Premium
Coverage A - Inflation Guard	2%	\$0.00
Wind and Hail Exclusion		\$0.00
Personal Property Replacement Cost Loss Settlement		\$116.38
Bill to at Renewal	Insured	\$0.00
Fees (not including potential installment fees)		
TX FAIR Plan Assessment 2018		\$2.00
MGA Fee		\$75.00
Total Premium		\$1,382.00

Quote Detail

Insured	Form	Effective Date	Expiration Date	Quote Number
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Discounts/Surcharges (included in premium above)**Discount/Surcharge**

Go Paperless Discount (e-delivery)	\$-10.00
Payment Type Discount	\$-186.62
Total	\$-196.62

Deductible(s)

All Other Perils Deductible	\$6,250 / 1% of Coverage A
Wind/Hail Deductible	Wind and Hail Excluded

Payment Plan

Plan	Initial Down Payment	Installment Amount(s)	Installment Fee (per Installment)
Full Pay Direct	\$1,382.00		