

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

Policy Number: TWIA-000049772-06

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

Name and Mailing Address of Agent:

Insurance Junction Inc
 3320 Broadway
 Galveston, TX 77550

Name and Mailing Address of Insured:

Brenda Silverstein
 3307 Dominique Drive
 Galveston, TX 77551

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 : Brenda Silverstein

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 3307 Dominique, Galveston, Galveston County, TX, 77551 Building: 1, Unit: 1 <i>Underwriting Details:</i> Stories: 1; Construction: Brick Veneer; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (10%) \$237.00 Personal Property Replacement Cost \$97.00 Indirect Loss \$159.00 <i>Item #1-A forms: 320 802 431 220 800</i>	80%	1%	\$1,990		\$199,000.00	\$2,279.00
1	B	Description: Personal Property located at: 3307 Dominique, Galveston, Galveston County, TX, 77551 Building: 1, Unit: 1 <i>Underwriting Details:</i> Stories: 1; Construction: Brick Veneer; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$13.00 Indirect Loss \$22.00	Nil	1%	\$780		\$78,000.00	\$280.00

Total Limit / Total Premium: \$277,000.00 \$2,559.00

Total ICC Premium: \$237.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$2,559.00

**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.)

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Making Repairs in the Event of a Loss

In the event of a loss, first and foremost, continue to ensure the safety of you and your family. If there is any major structural damage, call authorities before entering the building. After you have filed a claim, make temporary repairs to protect your property.

Temporary Repairs

After a loss, make temporary repairs as quickly as possible to prevent further damage.

- Before tearing out, removing, or covering over damaged property or debris, take pictures or videotape if possible. Keep any damaged property until the adjuster sees it and approves of disposal.
- Board broken windows, cover openings with a tarp or plastic to prevent additional water damage, and stop interior leaks. Dry out water damaged and wet areas immediately.
- Keep invoices and receipts for your temporary repairs. If your loss is covered by the policy, reasonable costs for temporary repairs are covered.
- Do not make permanent repairs, such as roof replacement or asphalt patches, until the adjuster has made an inspection. The adjuster needs to be able to see the damage and determine if it is from windstorm or hail.

Permanent Repairs

Whether or not you ultimately have a covered claim, you may need to make permanent structural repairs to your property. To be eligible for insurance through TWIA, many structural repairs must be certified by a Texas Department of Insurance (TDI) appointed qualified inspector or by a Texas licensed professional engineer.

Certificates of Compliance (WPI-8 or WPI-8-C) are issued to certify compliance with the applicable windstorm building code for the area. Without a Certificate of Compliance, TWIA lacks evidence that the structure conforms to the applicable building code, and the structure may be considered ineligible for coverage with TWIA. The WPI-8 certification inspections are done before and during the repair process, if completed by a TDI inspector.

For more information about eligibility requirements, visit www.twia.org/windstorm-certification-requirements. The TDI website provides a list of repairs that do not require inspection and certification. For more information or to contact someone with the TDI Windstorm Inspections Program, you can call 800-248-6032 or go to the TDI website at www.tdi.state.tx.us.

Texas Windstorm Insurance Association

5700 South MoPac Expressway, Building A, Austin, Texas 78749
P.O. Box 99090, Austin, Texas 78709-9090
800-788-8247 / Fax 512-899-4950