

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

Policy Number: TWIA-000634348-05

Policy Period: Aug 2, 2020, to Aug 2, 2021
 12:01 A.M. Standard Time at the property location
 Amended Declarations Page Effective: August 05, 2020

Name and Mailing Address of Agent:

Brad Spurgeon Insurance Agency Inc
 1118 14th St N
 Texas City, TX 77590

Name and Mailing Address of Insured:

LOREN BENNETT
 ANITA BENNETT
 1322 Hawaii Dr
 Galveston, TX 77554-6142

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 : LOREN BENNETT

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	%	Amt			
1	A	Property Description: Single Family Dwelling 1322 HAWAII, Galveston, Galveston County, TX, 77554	80%	5%	\$25,100			\$502,000.00	\$2,911.00
<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>									
Increased Cost of Construction (10%)			\$303.00				431		
Personal Property Replacement Cost			\$284.00				365		
Indirect Loss			\$460.00				320		
Deductible 5%			-\$3,344.00						
<i>Item #1-A forms: 320 802 431 220 800</i>									
1	B	Description: Personal Property located at: 1322 HAWAII, Galveston, Galveston County, TX, 77554	Nil	5%	\$3,750			\$75,000.00	\$143.00
<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>									
Personal Property Replacement Cost			\$15.00				365		

Pro rata Additional Surcharges: \$0.00	Total Limit / Total Premium:	\$577,000.00	\$3,054.00
Pro rata Additional Premium: \$155.00	Total ICC Premium:	\$303.00	
	Total Surcharges:		\$0.00
	Total Premium + Total Surcharges:		\$3,054.00

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_108.0.0_PRODUCTION_24_35457835: Insured



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Auto, Home & Health Insurance
 BRAD SPURGEON INSURANCE AGENCY INC
 1118 14TH STREET N
 TEXAS CITY, TX 77590

Agency Phone: (409) 945-4746

NFIP Policy Number: 0000175121
 Company Policy Number: 0000175121
 Agent: BRAD SPURGEON

Policy Term: 05/25/2020 12:01 AM through 05/25/2021 12:01 AM
 Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://Nationalgeneral.managemyfloodpolicy.com>
 (888) 598-0296

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS

LOREN BENNETT / ANITA BENNETT
 1322 HAWAII DR
 TIKI ISLAND, TX 77554

INSURED NAME(S) AND MAILING ADDRESS

LOREN BENNETT / ANITA BENNETT
 1322 HAWAII DR
 TIKI ISLAND, TX 77554



COMPANY MAILING ADDRESS

INTEGON NATIONAL INSURANCE COMPANY
 PO BOX 912063
 DENVER, CO 80291-2063

PROPERTY LOCATION

1322 HAWAII DR
 TIKI ISLAND, TX 77554-6142

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

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 05/25/2016
 REINSTATEMENT DATE: N/A
 BUILDING OCCUPANCY: SINGLE FAMILY
 CONDOMINIUM INDICATOR: NOT A CONDO
 NUMBER OF UNITS: N/A
 PRIMARY RESIDENCE: NO
 ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
 BUILDING TYPE: ONE FLOOR
 BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: ENCLOSURE WITH PROPER OPENINGS

DATE OF CONSTRUCTION: 12/01/1975
 COMMUNITY NUMBER: 481585 0416 G REGULAR PROGRAM
 COMMUNITY NAME: N/A
 CURRENT FLOOD ZONE: VE
 GRANDFATHERED: YES
 FLOOD RISK/RATED ZONE: A12
 ELEVATION DIFFERENCE: 2
 ELEVATED BUILDING TYPE: ELEVATED
 REPLACEMENT COST: \$300,000

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: JPMORGAN CHASE BANK, N.A. ISAOA/ATIMA
 P.O. BOX 47020 ATLANTA, GA 30362

LOAN NO: 1521507283

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
 DISASTER AGENCY:

PREMIUM CALCULATION —

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$250,000	\$5,000	\$60,000	0.500	\$190,000	0.110	(\$127.00)	\$382.00
CONTENTS	\$100,000	\$5,000	\$25,000	0.380	\$75,000	0.120	(\$46.00)	\$139.00

Coverage limitations may apply. See your policy form for details.

	Standard
ANNUAL SUBTOTAL:	\$521.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 15%	(\$79.00)
RESERVE FUND ASSESSMENT: 18.0%	\$81.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$529.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$829.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

[Signature]

[Signature]

Barry S. Karfunkel / President

Jeffrey Weissmann / Secretary

Zero Balance Due - This Is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by INTEGON NATIONAL INSURANCE COMPANY

Company NAIC: 29742



File: 16522885

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DocID: 129984551