



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
0084467
6/17/20
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
AMENDED EFFECTIVE: 6/08/20

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1151644217 02	1151644217	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/08/20 To: 6/08/21 12:01 am Standard Time	06/17/2020	0084467	42 1151644217 01

Agent (409)740-1251
GALVESTON INSURANCE ASSOCIATES
PO BOX 16767
GALVESTON TX 77552-6767

CHARLES KING
LAURA KING
9 SUNRISE ROW
GALVESTON TX 77554-2401

Property Location (If other than above)
9 SUNRISE ROW, GALVESTON TX 77554

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 6/08/2018
Flood Risk/Rated Zone: AE
Grandfathered: No

Building Occupancy: Single Family
Primary Residence: Y
Condo Type: N/A
Community #: 485469 Map Panel/Suffix: 0438 G
Community Rating: 06 / 20% Program Status: Regular
Community Name: GALVESTON, CITY OF

Number of Floors: 3 or more
Building Indicator: Elevated
Basement/Enclosure/Crawlspace:
Enclosure with Proper Openings
Elevation Difference: 3

Coverage Deductible Annual Premium

BUILDING	\$250,000	\$2,000	\$338.00
CONTENTS	\$100,000	\$2,000	\$185.00
ANNUAL SUBTOTAL:			\$523.00
DEDUCTIBLE DISCOUNT/SURCHARGE:			- \$39.00
ICC PREMIUM:			\$6.00
COMMUNITY RATING DISCOUNT:			- \$98.00
SUB-TOTAL:			\$392.00
RESERVE FUND ASSESSMENT:			\$71.00
PROBATION SURCHARGE:			\$0.00
FEDERAL POLICY SERVICE FEE:			\$50.00
HFIAA SURCHARGE:			\$25.00
TOTAL WRITTEN PREMIUM AND FEES:			\$538.00

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
0084467
6/17/20

42 1151644217 02

Agent (409)740-1251
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PO BOX 16767
GALVESTON TX 77552-6767

First Mortgagee
Loan 0013389287
GATEWAY MORTGAGE A DIVISION
OF GATEWAY FIRST BANK
ISAOA ATIMA
PO BOX 5013
TROY MI 48007

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





ALLIED TRUST
PO Box 2978
Bigfork, MT 59911

Insured Bill

ALLIED TRUST INSURANCE COMPANY

4200 W Cypress St., Ste 520
Tampa, FL 33607

Customer and Claim Service: (844) 200-2842

Homeowners

DECLARATION EFFECTIVE

Policy Number	From	To	
829419	04/10/2020	04/10/2021	12:01 AM STANDARD TIME
NAMED INSURED AND ADDRESS:			AGENT:

LAURA KING and CHARLES KING
9 SUNRISE ROW
GALVESTON, TX 77554-2401

McSwain Insurance Agency L
4325 FM 2351
suite 100
Friendswood, TX 77546
Phone#: (281) 993-9292

MORTGAGEE(S) / ADDITIONAL INTEREST(S)

1st Mortgagee: JP MORGAN CHASE BANK ISAOA ATIMA, PO BOX 47020, ATLANTA, GA 30362-7020; Loan#: 1164602766

POLICY FORMS AND ENDORSEMENTS

Number	Edition	Description
ATI TX TDI	20.01	Important Notice
ALLIED HO3 PJKT	19.04	Policy Jacket with Signature Page
ALLIED TX CBR N	15 10	Consumer Bill of Rights
ALLIED TX CHC N	15 10	Important Notice Regarding Increased Premiums Resulting From Chargeable Claims
ALLIED PRV N	19.04	Privacy Notice
ALLIED TX ISC N	15 10	Texas Policyholder Notice What is an Insurance Score?
ALLIED TX RD N	15 10	Important Notice Regarding Resolution of Disputes
ATI HO3 DISCL	18 07	Texas Period To File A Claim Or Bring Legal Action Against Us Notice - Windstorm Hail - Catastrophe Area
HO 00 03	05 11	Homeowners 3 Special Form
HO P 004	05 11	Limited Home Day Care Coverage Notice
IL P 001	01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
HO 04 90	05 11	Personal Property Replacement
ALLIED HO SLA	15 10	Supplemental Loss Assessment Coverage
ALLIED HO3 WPD	15 10	Windstorm Protective Devices
ALLIED HO PAF	15 10	Premises Alarm Or Fire Protection System
ALLIED HO SLIN	15 10	Coverage C - Increased Special Limits of Liability
ALLIED HO WBK	15 10	Limited Water Back-Up And Sump Discharge Or Overflow Coverage-Texas
ALLIED HO3 WHD TX	15 10	Windstorm or Hail Dollar Amount or Percentage Deductible - Texas
ALLIED HO3 SP TX	18 06	Special Provisions Texas
Allied HO3 AIC	19.09	Automatic Increase in Coverage

*Policy Deductible applies unless otherwise stated.

SCHEDULED PROPERTY

DISCOUNTS AND SURCHARGES



ALLIED TRUST
PO Box 2978
Bigfork, MT 59911

ALLIED TRUST INSURANCE COMPANY

4200 W Cypress St., Ste 520
Tampa, FL 33607

Homeowners Policy Declaration

New Business

INSURED COPY

Insured Bill

Customer and Claim Service: (844) 200-2842

DECLARATION EFFECTIVE: 04/10/2020

Policy Number	From	To	12:01 AM STANDARD TIME	Agent Code
829419	04/10/2020	04/10/2021		8767
NAMED INSURED AND ADDRESS:			AGENT:	

LAURA KING and CHARLES KING
9 SUNRISE ROW
GALVESTON, TX 77554-2401

McSwain Insurance Agency LLC
4325 FM 2351
suite 100
Friendswood, TX 77546
Phone#: (281) 993-9292

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HO 04 90	05 11	Personal Property Replacement		
ALLIED HO SLA	15 10	Supplemental Loss Assessment Coverage	\$1,000	
ALLIED HO3 WPD	15 10	Windstorm Protective Devices		
ALLIED HO PAF	15 10	Premises Alarm Or Fire Protection System		
ALLIED HO SLIN	15 10	Coverage C - Increased Special Limits of Liability	\$2,500	
ALLIED HO WBK	15 10	Limited Water Back-Up And Sump Discharge Or Overflow Coverage-Texas	\$25,000	
ALLIED HO3 WHD TX	15 10	Windstorm or Hail Dollar Amount or Percentage Deductible - Texas		
ALLIED HO3 SP TX	18 06	Special Provisions Texas		
Allied HO3 AIC	19.09	Automatic Increase in Coverage		

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SCHEDULED PROPERTY

DISCOUNTS AND SURCHARGES

ALLIED HO3 DEC NB TX 19.09

INSURED COPY

4/15/2020



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PO Box 2978
Bigfork, MT 59911

ALLIED TRUST INSURANCE COMPANY
4200 W Cypress St., Ste 520
Tampa, FL 33607

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New Business
INSURED COPY

Insured Bill

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4325 FM 2351
suite 100
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Phone#: (281) 993-9292

INSURED LOCATION:

LAURA KING and CHARLES KING
9 SUNRISE ROW
GALVESTON, TX 77554

PREMIUM SUMMARY

TOTAL POLICY PREMIUM	POLICY FEES	TOTAL ANNUAL PREMIUM
\$3,437.68	\$75.00	\$3,513.00

PRODUCT	CONST	YEAR	USE	ROOF RENOV	OCCUP	PROT CLASS	COUNTY	TERRITORY
HQ3	Masonry Veneer	2017	Primary	2017	Owner	2	GALVESTON	43

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

Coverages - Section I

	Limits/Pct	Premium
Coverage A - Dwelling	\$400,000	\$3,336
Coverage B - Other Structures	\$40,000	Included
Coverage C - Personal Property	\$120,000	Included
Coverage D - Loss of Use	\$80,000	Included

Coverages - Section II

Coverage E - Personal Liability	\$300,000	\$92
Coverage F - Medical Payments to Others	\$5,000	\$10

Total Policy Premium \$3,438

Inspection Fee

\$0

MGA Fee

\$75

Texas Fair Plan Recoupment Fee

\$0

Total Premium and Fees \$3,513

All Other Perils Deductible 1% \$4,000

Wind and Hail Deductible 1% \$4,000