



RENEWAL DECLARATION PAGES

POLICY/CERTIFICATE NUMBER: W3819520PNYH renewal of W3819519PNYH
ISSUED OFF AUTHORITY NUMBER: B6012BUSANMBA2001

1. Name of Insured and Mailing Address:

Stephen D Dunlap
Jacqueline T Dunlap
5609 Ridgepass Ln
MCKINNEY TX 75071

2. Your Producer or Broker is:

Willis Personal Lines Inc. - Texas
15305 North Dallas Parkway, #1100
Addison, TX 75001

3. Policy Period:

From: 07/26/2020
To: 07/26/2021
Both days at 12:01 a.m. Standard Time at insured location

4. Perils Insured: As defined in attached forms

5. The Property or Interest: Dwelling (House).

6. The Property or Interest is located at: 3819 Abalone
GALVESTON TX 77554

7. Premium:

HOMEOWNERS (HO3) PREMIUM*	\$1,661.00
EQUIPMENT BREAKDOWN COVERAGE PREMIUM	27.00
INSPECTION FEE	250.00
POLICY FEE	35.00
STATE TAX	95.69
STAMPING FEE	2.96
TOTAL DUE	\$2,071.65

*Minimum Earned Premium Applies

8. Sum Insured: \$675,000 per occurrence

Sub-limits (part of and not in addition to the aggregate sum insured):

SECTION I PROPERTY COVERAGE:

Coverage A	Dwelling	\$500,000	per occurrence
Coverage B	Other Structures	\$25,000	per occurrence
Coverage C	Contents	\$50,000	per occurrence
Coverage D	Loss Of Use	\$100,000	per occurrence

SECTION II LIABILITY COVERAGE:

Coverage E	Premises Liability	\$500,000	per occurrence
Coverage F	Medical Payments	\$10,000	per occurrence

EQUIPMENT BREAKDOWN

Coverage Limit \$50,000 per occurrence

9. Deductible:

SECTION I

Equipment Breakdown Deductible \$500 per occurrence
All Other Perils \$5,000 per occurrence
Windstorm and Hail Deductible EXCLUDED per occurrence
Earthquake Deductible EXCLUDED per occurrence

In case of loss under Section I, we cover only that part of the loss over the deductible stated

10. **Cancellation period:** 60 days notice of cancellation, but 10 days for non-payment of premium

Mortgagee:
Cornerstone Home Lending,
Inc. ISAOA
1177 West Loop South, Ste
700
Houston, TX 77027

LOAN#:
1070000343

Mortgagee:
Frost Bank
PO Box 1600
San Antonio, TX 78296

LOAN#:
658741-9001

Forms included and Endorsements attaching at inception:

- Important Notice (Texas Complaints Notice) (LMA9080D)
- Texas Surplus Lines Clause - TX (BSLPR00181212)
- Lloyd's Certificate (NMA2868)
- Schedule of Policy Endorsements (BSLPR00030805)
- HO-3 Special Form (ISOHO00030491)
- Minimum Earned Premium (BSLPR00040805)
- Windstorm or Hail Exclusion (ISOHO04940901)
- Ordinance or Law Increased Amount of Coverage (ISOHO05620401)
- Specified Additional Amount of Insurance for Coverage A (ISOHO04200694)
- Personal Property Replacement Cost (ISOHO04900491)
- Golf Cart Coverage (BSLHO00301004)
- Animal Liability Limitation (BSLHO00221004)
- Trampoline Liability Limitation (BSLHO00231004)
- Diving Board and Pool Slide Liability Limitation (BSLHO00241004)
- Additional Exclusions (BSLHO00320411)
- Home Day Care Business Limitation and Exclusion (ISOHO04960491)
- Lloyd's Privacy Policy Statement (BSLPR00081205)
- Premises Alarm or Fire Protection System (DP04701202)
- Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO04270511)
- Replacement Cost Settlement Coverage C - Personal Property (BSLHO00710313)
- Equipment Breakdown Endorsement (BSLHO03000515)
- Additional Coverages (BSLHO00491005)
- Total or Constructive Loss Clause (BSLHO13480120)
- Arbitration Clause Endorsement (BSLHO14490120)
- Communicable Disease Endorsement (LMA5393)

Signed for the Correspondent:

Joe Morrello



Authorized Representative

Dated: July 24, 2020

Information:

Surplus Lines Agent: Orchid Underwriters Agency
Orchid Underwriters Agency, LLC
1201 19th Pl, Ste A110
VERO BEACH, FL 32960

Surplus Lines License No.: 1609344

To file a claim please call: (800) 994-9719

or email at Central@synergyadjusting.com

For all other queries: **Beazley USA Services, Inc.**
Property Group
6 Concourse Pkwy NE, Ste. 2800
Atlanta, GA 30328

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

Policy Number: TWIA-000942237-02

Policy Period: Jul 26, 2020, to Jul 26, 2021
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Willis Personal Lines Inc
 15305 N Dallas Pkwy Ste 1100
 Addison, TX 75001

Name and Mailing Address of Insured:

Stephen David Dunlap
 Jacqueline T Dunlap
 5609 Ridgepass Ln
 McKinney, TX 75071-6221

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 : Stephen David Dunlap

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 % Amt	Form Number	Limit of Liability	Premium
1	A	Property Description: Single Family Dwelling 3819 Abalone Road, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Aluminum, Standing Seam; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Seaward.Seaward IRC) -\$1,617.00 Increased Cost of Construction (25%) \$271.00 Personal Property Replacement Cost \$188.00 Indirect Loss \$173.00 Deductible 5% -\$2,215.00 <i>Item #1-A forms: 320 802 431 220 800</i>	80%	5% \$25,050	431 365 320	\$501,000.00	\$1,998.00
1	B	Description: Personal Property located at: 3819 Abalone Road, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Aluminum, Standing Seam; Occupancy: Secondary Dwelling	Nil	1% \$500		\$50,000.00	\$152.00

Total Limit / Total Premium: \$551,000.00 \$2,150.00

Total ICC Premium: \$271.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$2,150.00

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.)

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000942237-02

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 % Amt	Form Number	Limit of Liability	Premium
<i>Adjustment amounts included in the premium for each item:</i>							
		Building Code Credit (Seaward.Seaward IRC)	-\$48.00				
		Personal Property Replacement Cost	\$7.00		365		
		Indirect Loss	\$6.00		320		
<i>Item #1-B forms: 320 365</i>							
----- End of Items Schedule -----							

Additional Interests		Attached to and forming part of Policy Number 000942237-02			
Loss on building items shall be payable to the following as mortgagees or trustees, as their interest may appear at the time of loss, subject to Mortgage Clause (without contribution) printed elsewhere in this policy.					
Name and Address	Interest Type	Instrument #	Item #		
Cornerstone Home Lending, Inc. ISAOA 1177 West Loop S Ste 700 Houston, TX 77027-9016	Mortgagee	Loan # 107000343	1A, 1B		
Frost Bank PO Box 1600 San Antonio, TX 78296-1600	Mortgagee	Loan # 658741-9001	1A, 1B		
----- End of Additional Interests List -----					

(This policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)



Policy Number: 74059336032020

ASSURANT® American Bankers Insurance Company of Florida

Scottsdale, AZ 85261-4337

Standard Policy

Type: Renewal

Policy Period: 07/26/2020 To 07/26/2021

Original New Business Effective Date: 07/26/2019

Reinstatement Date:

Form: Dwelling

For payment status, call: (800) 423-4403

These Declarations are effective

as of: 07/26/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:

WILLIS PERSONAL LINES LLC
500 N AKARD ST STE 4300
DALLAS, TX 75201-3331

Insured Name and Mailing Address:

DUNLAP, STEPHEN DAVID
DUNLAP, JACQUELINE T
5609 RIDGEPASS LN
MCKINNEY, TX 75071-6221

NFIP Policy Number: 7405933603

Agent/Agency #: 70000-00061-028

Reference #:

Phone #: (972) 385-9800

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:

3819 ABALONE RD
GALVESTON, TX 77554

Building Description:

Single Family
Two Floors
Elevated Without Enclosure
Main House
Main House

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: VE Current Zone: VE

Community Number: 48 5469 0507 G

Community Name: GALVESTON, CITY OF

Grandfathered: No

Post-Firm Construction

Program Type: Regular

Newly Mapped into SFHA:

Elev Diff: 3

Elevated Building: Y

No Addition(s) and Extension(s)

Replacement Cost: \$500,000

Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	250,000	2.190 / 2.190	10,000	2,190-	3,285.00	Premium Subtotal:	3,610.00
Contents:	52,500	1.030 / 1.030	10,000	216-	325.00	Multiplier:	
Contents Location:	Lowest Floor Above Ground Level and Higher Floors					ICC Premium:	16.00
						CRS Discount:	725.00
						Reserve Fund Assmt:	522.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	50.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	3,723.00

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

CORNERSTONE HOME LENDING INC
ISAOA ATIMA
C/O CENTRAL LOAN ADMIN & REPORTING
PO BOX 202028
FLORENCE, SC 29502-2028
Loan#: 0124833500

Loss Payee:

Second Mortgage:

FROST BANK
PO BOX 1600
SAN ANTONIO, TX 78296-1600
Loan#: 658741-9001

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.



ORCHID

The First Choice.

POLICY FACE

THIS INSURANCE CONTRACT IS WITH AN INSURER NOT LICENSED TO TRANSACT INSURANCE IN THIS STATE AND IS ISSUED AND DELIVERED AS SURPLUS LINE COVERAGE UNDER THE TEXAS INSURANCE STATUTES. THE TEXAS DEPARTMENT OF INSURANCE DOES NOT AUDIT THE FINANCES OR REVIEW THE SOLVENCY OF THE SURPLUS LINES INSURER PROVIDING THIS COVERAGE, AND THE INSURER IS NOT A MEMBER OF THE PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION CREATED UNDER CHAPTER 462, INSURANCE CODE. CHAPTER 225, INSURANCE CODE REQUIRES PAYMENT OF A 4.85 PERCENT TAX ON GROSS PREMIUM.

Orchid Underwriters Agency, LLC.
License # 1609344

Timothy B. deRosa
AUTHORIZED REPRESENTATIVE
SL License #: 1799190

Producing Agency: Willis Personal Lines Inc. - Texas

Producing Agency Address: 15305 North Dallas Parkway, #1100
Addison, TX 75001