

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

Policy Number: TWIA-001045839-01

Policy Period: Oct 6, 2020, to Oct 6, 2021  
 12:01 A.M. Standard Time at the property location

**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:**

Cesar Garcia  
 Anabell Garcia  
 34 W Dansby Dr  
 Galveston, TX 77551-1746

**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 :** Cesar Garcia

**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	<b>Property Description: Single Family Dwelling</b> 34 W Dansby Drive, Galveston, Galveston County, TX, 77551  <i>Underwriting Details:</i> Stories: 2; Construction: Brick Veneer; Roof: Shinges, Architectural; Occupancy: Primary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (5%) \$106.00 Personal Property Replacement Cost \$165.00 Indirect Loss \$270.00 Deductible 5% -\$1,949.00  <i>Item #1-A forms: 320 802 431 220 800</i>	80%	5%	\$16,900			\$338,000.00	\$1,626.00
1	B	<b>Description: Personal Property located at:</b> 34 W Dansby Drive, Galveston, Galveston County, TX, 77551  <i>Underwriting Details:</i> Stories: 2; Construction: Brick Veneer; Roof: Shinges, Architectural; Occupancy: Primary Dwelling	Nil	5%	\$3,750			\$75,000.00	\$121.00

**Total Limit / Total Premium: \$413,000.00 \$1,747.00**

**Total ICC Premium: \$106.00**

**Total Surcharges: \$0.00**

**Total Premium + Total Surcharges: \$1,747.00**

**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.)



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  
0603046  
9/30/20  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1150461831 10	1150461831	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/30/20 To: 4/30/21 12:01 am Standard Time	09/30/2020	0603046	42 1150461831 09

Agent (409)945-4746  
BRAD SPURGEON INSURANCE  
AGENCY INC  
1118 14TH ST N  
TEXAS CITY TX 77590-5413

CESAR GARCIA  
34 W DANSBY DR  
GALVESTON TX 77551-1746

Property Location (if other than above)  
34 W DANSBY DR, GALVESTON TX 77551

Address may have been changed in accordance with USPS standards.

**Rating Information**

Original New Business Effective Date: 4/30/2010  
Flood Risk/Rated Zone: AE  
Grandfathered: No

Building Occupancy: Single Family  
Primary Residence: Y  
Condo Type: N/A  
Community #: 485469 Map Panel/Suffix: 0439 G  
Community Rating: 06 / 20% Program Status: Regular  
Community Name: GALVESTON, CITY OF

Number of Floors: Two Floors  
Building Indicator: Non-Elevated  
Basement/Enclosure/CrawlSpace:  
No Basement  
Elevation Difference: 0

Coverage	Deductible	Annual Premium	
BUILDING	\$250,000	\$2,000	\$1,202.00
CONTENTS	\$100,000	\$2,000	\$278.00
		ANNUAL SUBTOTAL:	\$1,480.00

**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.

DEDUCTIBLE DISCOUNT/SURCHARGE:	-	\$111.00
ICC PREMIUM:		\$6.00
COMMUNITY RATING DISCOUNT:	-	\$275.00
SUB-TOTAL:		\$1,100.00
RESERVE FUND ASSESSMENT:		\$198.00
PROBATION SURCHARGE:		\$0.00
FEDERAL POLICY SERVICE FEE:		\$50.00
HFIAA SURCHARGE:		\$118.00
TOTAL WRITTEN PREMIUM AND FEES:		\$1,466.00

Premium Paid by: First Mortgagee

**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](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Dwelling Form

No Additions and Extensions

**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

060304642115046183120274

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Company

DUPLICATE

