

MARK M COYLE

2807 KABAH CT

GALVESTON, TX 77554-6469

TXL380635

413398

3/6/2020

PRIVACY STATEMENT

ASI values its relationship with you and recognizes that customer trust is a fundamental element to any successful relationship. ASI will protect your privacy and the personal information we use to provide you with superior products and services. We want you to understand how we protect the confidentiality of all personal information obtained in the course of doing business with you. Our pledge is to protect your privacy whether this information is received by mail, telephone, Internet, or in person.

Summary

This section summarizes our privacy practices. For more detail, please read the entire privacy policy.

- We gather information from you, your transactions with us, and outside sources.
- We use your information only to conduct our business and provide insurance to you.
- We will share your information with your selected agent or broker.
- We will not share your information with other companies for their marketing purposes without your consent.
- We limit access to your information and use safeguards to help protect it.
- You may review and correct your information.

What information do you collect about me?

We collect information about you to quote and service your insurance policy. This is called **"Nonpublic Personal Information"** if it identifies you and is not available to the public. Depending on the product, we collect this information from some or all of the following sources. We've provided a few examples for each source, but not all may apply to you.

- **Application Information:** You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, type of vehicle, and information about other drivers.
- **Consumer Report Information:** We obtain this from consumer reporting agencies. It includes your driving record, claims history with other insurers, and credit report information. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Transaction Information:** This is information about your transactions with us, our affiliates, or others. It includes your insurance coverages, limits and rates, and payment and claims history. It also includes information that we require for billing and payment.
- **Web Site Information:** This information is unique to Internet transactions. It includes the Web site that linked you to ours, your computer operating system, and the pages you viewed on our site. Some Web sites, including ours, may also store "cookies" on your computer. Cookies collect technical data, like your Internet protocol (IP) address, operating system, and session ID. They can also save certain information entered by you. Some of our Web sites contain more information about our Web site privacy practices. Please read it when using the sites.

Who might get information about me from you?

We will share information about you only as permitted by law. We will not share your Nonpublic Personal Information with other companies for their marketing purposes without your consent. There is no need to "opt out" or tell us not to do this.

Disclosures include those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research or comply with the law. Recipients include, for example, our family of insurance companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. These parties may disclose the information to others as permitted by law. For example, Consumer reporting agencies may disclose Transaction Information received from us to other insurance companies with which you do business. Where permitted by law, we may also disclose Application or Transaction Information to service providers that help us market our products. These service providers may include financial institutions with which we have joint marketing agreements.

How do you protect my information?

We restrict access to your Nonpublic Personal Information to our employees and others who we feel must use it to provide our products and services. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also maintain physical, electronic and procedural safeguards to protect your information.

How can I review and correct information you have about me?

To review information we have about you, send a written request to ASI Privacy Compliance, P.O. Box 33018, St. Petersburg, FL 33733-8018. You may also call us directly at (866) 274-8765. You must describe the kind of information you want to review and state that your request is in response to this Privacy Policy. Include your full name, mailing address, and policy number (if applicable). Within 30 business days, we will describe what is available and how you may request corrections.

We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Report Information about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report Information, such as your credit report. To do this, you must contact the consumer reporting agency that provided it.

If we make a requested correction, we will notify you in writing. We will also notify anyone named by you who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object, including the information you think is correct. Your statement will then become part of your file. It will be sent to the same persons to whom we would send a copy of any correction or change.

This notice is being provided on behalf of ASI and its affiliates. ASI functions as an insurance group with multiple companies under a common umbrella. The Progressive Corporation holds a controlling interest in ARX Holding Corp.

American Strategic Insurance Corp.
ASI Assurance Corp.
ASI Preferred Insurance Corp.
ASI Select Insurance Corp.
Progressive Property Insurance Company
ASI Select Auto Insurance Corp

ASI Lloyds
ASI Services, Inc.
ASI Home Insurance Corp.
Sunshine Security Insurance Agency, Inc.

IMPORTANT NOTICE

To obtain information or make a complaint:

You may contact your agent at the telephone number displayed on your declarations page.

You may call ASI Lloyds toll-free telephone number for information or to make a complaint at:

1-866-274-8765

You may write the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

You may write the Texas Department of Insurance:

PO Box 149104
Austin, TX 78714-9104
Fax: (512) 475-1771
Web: <http://www.tdi.texas.gov>
Email: ConsumerProtection@tdi.texas.gov

To obtain price and policy form comparisons and other information relating to residential property insurance and personal automobile insurance, you may visit the Texas Department of Insurance / Office of Public Insurance Council website:

www.helpinsure.com

PREMIUM OR CLAIM DISPUTES: Should you have a dispute concerning your premium or about a claim you should contact the agent first. If the dispute is not resolved you may contact the Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY:

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener informacion o para someter una queja:

Puede comunicarse con su agente al numero de telefono que aparece en la pagina de declaraciones.

Usted puede llamar al numero de telefono gratis de ASI Lloyds para informacion o para someter una queja al:

1-866-274-8765

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas:

PO Box 149104
Austin, TX 78714-9104
Fax: (512) 475-1771
Web: <http://www.tdi.texas.gov>
Email: ConsumerProtection@tdi.texas.gov

Para obtener formas de comparacion de precios y poliza y otra informacion acerca del seguro de propiedad residencial y del seguro de autom6vil, visite el sitio web del Departamento de Seguros de Texas y la Oficina del Asesor Publico de Seguros:

www.helpinsure.com

DISPUTA SOBRE PRIMAS O RECLAMOS: Si tiene una disputa concierne a su prima o a un reclamo, debe comunicarse con el agente primero. Si no se resuelve la disputa, puede entonces comunicarse con el Departamento de Seguros de Texas.

UNA ESTE AVISO A SU POLIZA: Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

FLOOD INSURANCE:

YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM A FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY A FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT OR INSURANCE COMPANY, OR VISIT WWW.FLOODSMART.GOV.



ASI Lloyds
1 ASI Way
St. Petersburg, FL 33702



Homeowners Declaration Page

Named Insured:

MARK M COYLE
2807 KABAH CT
GALVESTON, TX 77554-6469

Effective Date of This Transaction: 4/8/2020

Activity of This Transaction: Change Mortgage Info

Residence Premises:

2807 KABAH CT
GALVESTON, TX 77554

Total Policy Premium:	\$541
Policy Number:	TXL380635

Agent:	
Brad Spurgeon Insurance Agency 1118 14th Street North Texas City, TX 77590	
Agent Code:	413398
For Policy Service, Call:	(409)945-4746

Policy Period: From: 04/08/2020 To: 04/08/2021

(At 12:01 AM Standard Time at the residence premises)

Plan Type: HO6

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

Coverages and Limits of Liability	Limit	Premium
SECTION I: A. Dwelling Coverage	\$171,000	Included
C. Personal Property	\$60,000	5730.40
D. Loss of Use	\$46,200	Included
SECTION II: E. Personal Liability - Each Occurrence	\$300,000	25.00
F. Medical Payments to Others - Each Person	\$5,000	10.00
OTHER COVERAGES AND ENDORSEMENTS: (Printed on the following page)		
DEDUCTIBLES: Other Covered Perils:	\$500	
Wind/Hail:	N/A	

Special Messages: OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY - REFER TO YOUR POLICY FOR DETAILS
YOUR PREMIUM INCLUDES A FULLY EARNED \$50 MANAGING GENERAL AGENT FEE.

A MINIMUM EARNED PREMIUM OF \$50 APPLIES TO ALL POLICIES REGARDLESS OF HOW LONG THE POLICY IS IN FORCE.
THIS IS NOT REFUNDED WHEN THE POLICY IS CANCELLED.

A LOSS COVERED UNDER YOUR WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW ENDORSEMENT
CARRIES A \$1,000 DEDUCTIBLE.
THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES.

Mortgagee:

1st Mortgagee:

REGIONS BANK DBA REGIONS MORTGAGE
ISAOA
PO BOX 200401
FLORENCE, SC 29502-0401
Loan #1898109088 Escrow: No

2nd Mortgagee:

Insurance Monitoring
Zions Bancorporation NA DBA Amegy Bank
P O Box 30160
SALT LAKE CITY, UT 84130-0160
Loan #3288703

Countersigned by Authorized Representative

St. Petersburg, Florida

Date: 03/06/2020

Other Coverages And Endorsements	Form Number	Limit	Premium
Homeowners 6 - Unit Owners Form	HO 00 06 10 00		
Special Provisions - Texas	ASI HO6 TX SP 12 16		
Unit-Owners Coverage A Special Coverage - Texas	ASI HO TX UOA 04 16		
Unit-Owners Modified Other Insurance	HO 17 34 10 00		
E-Policy (Paperless)			-10.00
Do Any Residents Smoke			-4.08
Burglar Protection	HO 04 16 10 00		-20.19
Senior/Retired Discount			-19.18
Age of Dwelling			1085.63
All Other Perils Deductible		500	20.95
Loss Assessment		1000	Included
Exclude Wind/Hail	ASI HO3 42 WHE 05 07		-7904.14
MGA Fee			50.00
TX FAIR Plan Assessment Fee			1.11
PC / Construction Factor			1118.41
Water Backup Coverage	ASI HO TX WBU 03 15	5000	25.00
Personal Prop Replmnt Cost	HO 23 04 06 04		684.88
Floors Above Unit (0,1,2,3+)			-66.05
Tier Factor Premium			-186.66

Scheduled Items:

Category	Description of Property	Value	Premium

Additional Insured:

Additional Interest:

Interest:

Rating Information:

Construction Type:	Frame	Number of Floors Above Unit:	0
Type of Residence:	Townhouse, Center	Total Number of Floors in Building:	2
Year Built:	2004		
Year Roof:	N/A		
Total Square Feet:	1,760		
ASI Territory:	084		

Special Conditions:

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY. THESE INCLUDE, AMONG OTHERS:

1. LIMITED LIABILITY FOR WATERCRAFT AND RECREATIONAL VEHICLES
2. NO LIABILITY FOR TRAMPOLINES, DIVING BOARDS OR SLIDES
3. NO LIABILITY COVERAGE FOR ANIMALS

Notes: