

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

Policy Number: TWIA-000469584-04

Policy Period: Apr 21, 2019, to Apr 21, 2020  
 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:**

Mark M. Coyle  
 2807 Kaban Court  
 Galveston, TX 77554

**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 :** Mark M. Coyle

**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: Individually Owned Townhomes</b> 2807 Kabah Court, Galveston, Galveston County, TX, 77554	80%	2% \$3,460		\$173,000.00	\$1,111.00
<i>Underwriting Details:</i>							
Stories: 1; Construction: Frame; Roof: Shingles, Asphalt; Occupancy: Secondary Dwelling							
<i>Adjustment amounts included in the premium for each item:</i>							
		Building Code Credit (Seaward.Seaward IRC)		-\$558.00			
		Increased Cost of Construction (5%)		\$73.00	431		
		Personal Property Replacement Cost		\$65.00	365		
		Indirect Loss		\$60.00	320		
		Deductible 2%		-\$324.00			
<i>Item #1-A forms: 112 320 431 220 800</i>							
1	B	<b>Description: Personal Property located at:</b> 2807 Kabah Court, Galveston, Galveston County, TX, 77554	Nil	2% \$1,200		\$60,000.00	\$143.00
<i>Underwriting Details:</i>							
Stories: 1; Construction: Frame; Roof: Shingles, Asphalt; Occupancy: Secondary Dwelling							
<i>Adjustment amounts included in the premium for each item:</i>							
		Building Code Credit (Seaward.Seaward IRC)		-\$56.00			

**Total Limit / Total Premium: \$233,000.00 \$1,254.00**  
**Total ICC Premium: \$73.00**  
**Total Surcharges: \$0.00**  
**Total Premium + Total Surcharges: \$1,254.00**

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-000469584-04

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Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence Deductible %   Amt	Form Number	Limit of Liability	Premium
		Personal Property Replacement Cost	\$9.00		365		
		Indirect Loss	\$7.00		320		
		Deductible 2%	-\$36.00				
Item #1-B forms: 112 320 365							
----- End of Items Schedule -----							

**Additional Interests**

Attached to and forming part of Policy Number 000469584-04

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 #
BANK UNITED N.A PO Box 5940 Troy, MI 48007-5940	Mortgagee	Loan # 5951009	1A, 1B
ZB, N.A. DBA AMEGY BANK PO Box 30160 Salt Lake City, UT 84130-0160	Loss Payee	Loan # 0	1A, 1B

----- End of Additional Interests List -----

