

November 10, 2020

Policy Number: TXP331634701

SPECTRUM CREDIT UNION
P.O BOX 5507
NORWALL, MA 02061

To Whom it May Concern,

You are receiving this package because you are listed as the mortgagee company for the policy below:

POLICY NUMBER: TXP331634701
THANH TRAN
3917 3RD STREET
GALVESTON, TX 77554

Enclosed you will find the renewal Policy Declarations and related documents.

We appreciate your attention to this matter.

BRAD SPURGEON INSURANCE AGENCY INC.

[This page is intentionally left blank.]

CUSTOMER SERVICE

Policy Number:
TXP331634701

Statement Date:
November 10, 2020

**For questions about your policy, call your
Insurance Representative:**
(409) 877-7755

Named Insured:
THANH TRAN
4519 PINE LANDING DR
MISSOURI CITY, TX 77459
(281)425-5090

Producer:
W30706N
BRAD SPURGEON INSURANCE AGENCY
INC.
1118 14TH STREET N 1118 14TH STREET N
TEXAS CITY, TX 77590
brad@bradspurgeonins.com

**For claim service, contact SafePort Insurance
Company:**
(866) 751-2036

Additional Insured:
None

Agent of Record:
SAGESURE INSURANCE MANAGERS LLC
PO BOX 12999
TALLAHASSEE, FL 32317

or file a claim online at:
www.IATInsuranceGroup.com/claims/report-a-claim

**For all other inquiries, contact SafePort's
program administrator, SageSure
Insurance Managers:**
(888) 316-0540

Make payments to:
Sagesure Insurance Managers, LLC
P.O. Box 896671
Charlotte, NC 28289-6671

**Make online payments and access
your policy online at:**
www.MySageSure.com

Policy Form:
DP3

Policy Period:
Dec. 16, 2020 to Dec. 16, 2021 *

Residence Premises:
3917 3RD STREET
GALVESTON, TX 77554

Transaction Type: Renewal

* 12:01 AM local time at location
of the Residence Premises

Trans Effective Date: Dec. 16, 2020

Trans Amount: \$ 1,873

Coverage is Provided Where Limits of Liability or Premium is Shown

| Property Coverage | Limit | Premium: | Liability Coverage | Limit | Premium |
|--------------------------------|------------|----------|-------------------------------|------------|----------|
| A. Dwelling..... | \$ 250,000 | \$ 1,733 | L. Personal Liability | \$ 500,000 | \$ 45 |
| B. Other Structures..... | \$ 5,000 | \$0 | Each Occurrence | | |
| C. Personal Property..... | \$ 12,500 | \$0 | M. Medical Payments to Others | \$ 5,000 | Included |
| D. Fair Rental Value & E. | | | Each Person | | |
| Additional Living Expense..... | \$ 25,000 | \$0 | | | |

Breakdown of Premium:

| Adjustments | Limit | Premium |
|---|----------|----------|
| Property Coverage and Liability Coverage Premium | | \$ 1,778 |
| Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage | \$5,000 | Included |
| Loss Assessment | \$ 1,000 | \$ 3 |
| Service Line Coverage | | |
| Water Damage - Constant & Repeated Seepage Coverage | | \$ 42 |
| Dwelling Additional Amounts Of Insurance | 50% | Included |

Policy Number:
 TXP331634701

Breakdown of Premium Continued:

Discounts, Credits and Surcharges

Premium:

Fees and Taxes

Policy Fee**

\$ 50

**The policy fee is a flat expense charge to cover the costs of administrating your policy and is nonrefundable if coverage is cancelled after the policy effective date.

Total Policy Premium \$ 1,873

Deductibles

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

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR LOSS CAUSED BY WIND/HAIL DURING A STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW THE DEDUCTIBLE MIGHT AFFECT YOU.

All Other Perils

\$ 2,500

Mortgagees & Other Interests:

Mortgagee:
 SPECTRUM CREDIT UNION
 P.O BOX 5507
 NORWALL, MA 02061
 LOAN #: 00037950

Basic Rating Information:

| | | | | | |
|-------------------------------------|---------------------------------------|--|--|---------------------------------------|--|
| Territory 84 | County GALVESTON | Construction Year 1974 | Construction Type Frame | Roof Shape Gable - Unbraced | Roof Age 10 Years |
| Public Protection Class 2 | Rating Tiers Cat/Non-Cat 12 | Structure Type Single Family | Opening Protection No shutters | Fire Protective Device None | Theft Protective Device None |

Policy Number:
TXP331634701

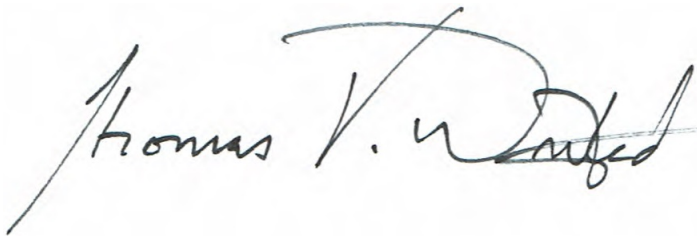
Premium Summary:

| | |
|-----------------------|--------|
| Hurricane Premium | \$ 911 |
| Non-Hurricane Premium | \$ 912 |

Policy Forms and Endorsements:

DP 00 03 07 14 - Dwelling Property Special Form
HC1941401 05 15 - Windstorm Exterior Paint and Waterproofing Exclusion - Advisory Notice
DC2821301 05 16 - Special Provisions
DC2851701 05 16 - Limited Fungi or Microbes Coverage - Texas
DC2421306 10 15 - Swimming Pool And Or Patio Enclosure Exclusion And Limited Coverage Endorsement
DC0721301 03 12 - Act Of A Tenant Or Guest Of Tenant Exclusion
DP 04 63 07 14 - Loss Assessment Property Coverage
DC2843801 05 16 - Limited Water Damage Coverage Endorsement
DP 05 37 01 15 - Cap on Losses from Certified Acts of Terrorism
DP 05 50 12 03 - Exclusion of Residential Community Property Clause - Texas
DP 05 51 12 03 - Windstorm or Hail Exclusion Coverage - Texas
DC2443201 10 15 - Specified Additional Amounts Of Insurance Coverage A Dwelling
DC2853701 12 16 - Water Damage - Constant Or Repeated Seepage Coverage - Texas
DP 12 01 12 03 - Sworn Statement in Proof of Loss - Texas
DL 24 01 07 14 - Personal Liability Endorsement
DL 24 03 07 14 - Personal Liability Schedule Endorsement
DL 24 11 07 14 - Premises Liability Endorsement
DL 24 87 01 15 - Cap On Losses From Certified Acts Of Terrorism
DC2821302 05 16 - Special Provisions - Texas

Countersignature:



| | |
|--|-------------------------|
| Countersigned by Authorized Representative: Tom Wixted | Date: November 10, 2020 |
|--|-------------------------|

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.