

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

Policy Number: TWIA-000479342-06

Policy Period: May 9, 2021, to May 9, 2022  
 12:01 A.M. Standard Time at the property location

**Name and Mailing Address of Agent:**

USAA Insurance Agency Inc  
 9800 Fredericksburg Rd HSVE  
 San Antonio, TX 78288

**Name and Mailing Address of Insured:**

Robert Reardon  
 99 Bayou Ln  
 Kemah, TX 77565-2663

**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 :** Robert Reardon

**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> 99 Bayou Lane, Kemah, Galveston County, TX, 77565  <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Inlandl.Inlandl IRC)      -\$1,076.00 Personal Property Replacement Cost                \$149.00 Indirect Loss   \$331.00 Deductible 2%   -\$745.00  <i>Item #1-A forms: 320 802 220 800</i>	80%	2%	\$7,180			\$359,000.00	\$2,384.00
1	B	<b>Description: Personal Property located at:</b> 99 Bayou Lane, Kemah, Galveston County, TX, 77565  <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Inlandl.Inlandl IRC)      -\$86.00 Personal Property Replacement Cost                \$16.00	Nil	2%	\$2,000			\$100,000.00	\$256.00

**Total Limit / Total Premium:                        \$459,000.00      \$2,640.00**

**Total Surcharges:    \$0.00**

**Total Premium + Total Surcharges:                        \$2,640.00**



**COVERAGES - Windstorm and Hail Only**

Attached to and forming part of Policy Number: TWIA-000479342-06

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
		Indirect Loss		\$33.00	320		
		Deductible 2%		-\$76.00			
		Item #1-B forms: 320 365					
		----- End of Items Schedule -----					