

# House & Home Policy Declarations

Your policy effective date is March 23, 2021



## Total Premium for the Policy Period

Premium for property insured	\$670.84
Recoupment Fee Volunteer Rural Fire Department Assistance Program	1.54
<b>Total</b>	<b>\$672.38</b>

## Discounts (included in your total premium)

Protective Device	\$12.23	Claim Free	\$129.48
Home Buyer	\$24.70	Responsible Payment	\$176.47
Welcome	\$57.22		
<b>Total discount savings</b>			<b>\$400.10</b>

## Insured property details\*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182-1) for additional coverage information. Contact us if you have any changes.

**Location of property insured:** 16607 Jamaica Cove Road, Jamaica Beach, TX 77554

**Location zone:** N2918714W09497913

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

### Dwelling Style:

Built in 1975; 1 family; 1144 sq. ft.; 2 stories

### Foundation:

Piers, 50% Slab at grade, 50%

### Attached structures:

One 1-car built-in garage Wood deck, 552 sq. ft.  
Open porch, 260 sq. ft.

### Interior details:

One custom kitchen One softwood straight staircase  
Two custom full baths One standard wet bar

### Exterior wall type:

100% wood siding

### Interior wall partition:

100% drywall

### Heating and cooling:

Gas heating, 100% Central air - same ducts, 100%

### Additional details:

Information as of March 22, 2021

## Summary

Named Insured(s)

Mailing address

Policy number

**416 241 199**

Your policy provided by  
**Allstate Vehicle and Property Insurance Company**

Policy period

Beginning **March 23, 2021** through  
**March 23, 2022** at 12:01 a.m. standard time

Your Allstate agency is

**Bsia Inc**

1118 14th St N

Texas City TX 77590-5413

(409) 945-4746

BRAD@BRADSPURGEONINS.COM

**Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.**

(continued)



**Insured property details\* (continued)**

Standard wood sash with glass, 100% Interior wall height - 8 ft, 100%  
 Two exterior wood doors

**Fire protection details:**

Fire department subscription - no 1 mile to fire department

**Roof surface material type:**

Composition  
 • 100% architectural shingles

**Roof details:**

Predominant roof type: Composition Age of roof - 15 years  
 Roof geometry - Gable

**Mortgagee - None**

**Additional Interested Party - None**

*\*This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.*

**Coverage detail** for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$250,000	• \$2,500 All peril
Other Structures Protection	\$12,500	• \$2,500 All peril
Personal Property Protection	\$75,000	• \$2,500 All peril
Additional Living Expense	Up to 24 months not to exceed \$12,500	
Family Liability Protection	\$500,000 each occurrence	
Guest Medical Protection	\$5,000 each person	
Foundation Water Damage	\$5,000	
Building Codes	\$25,000	
Building Structure Reimbursement Extended Limits	20% above dwelling protection	
Water Back-Up	<b>Not purchased*</b>	
Residence Glass	<b>Not purchased*</b>	

► **Other Coverages Not Purchased:**

- Additional Fire Department Charges\*
- Building Materials Theft\*
- Country Endorsement\*
- Dwelling in the Course of Construction\*
- Electronic Data Recovery\*
- Extended Coverage on Cameras\*
- Extended Coverage on Jewelry, Watches and Furs\*
- Extended Coverage on Musical Instruments\*
- Extended Coverage on Sports Equipment\*
- Fair Rental Income\*
- Golf Cart\*
- Green Improvement\*
- Home Day Care\*
- Identity Theft Expenses\*
- Increased Coverage on Business Property\*
- Increased Coverage on Theft of Silverware\*
- Loss Assessments\*
- Residence Glass\*
- Secondary Residence\*

(continued)

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

Policy Number: TWIA-001107940-01

Policy Period: Mar 22, 2021, to Mar 22, 2022  
 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:**

[REDACTED]  
 [REDACTED]  
 [REDACTED]

**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 : [REDACTED]

**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		Form Number	Limit of Liability	Premium
			%		%	Amt			
1	A	<b>Property Description: Single Family Dwelling</b> 16607 Jamaica Cove, Jamaica Beach, Galveston County, TX, 77554  <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Secondary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (5%) \$86.00 Personal Property Replacement Cost \$134.00 Indirect Loss \$86.00 Deductible 5% -\$1,581.00  <i>Item #1-A forms: 320 802 431 220 800</i>	80%	5%	\$12,500		431	\$250,000.00	\$1,319.00
1	B	<b>Description: Personal Property located at:</b> 16607 Jamaica Cove, Jamaica Beach, Galveston County, TX, 77554  <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Secondary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$10.00	Nil	5%	\$2,500		365	\$50,000.00	\$97.00

**Total Limit / Total Premium: \$300,000.00 \$1,416.00**  
**Total ICC Premium: \$86.00**  
**Total Surcharges: \$0.00**  
**Total Premium + Total Surcharges: \$1,416.00**

**THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION.**

Insurance is effected with  
**United Specialty Insurance Company.**  
 Percentage: 100%

**Transaction Type:** New Policy  
**Policy Number:** NTU3030267  
**Transaction Effective Date:** 3/22/2021  
**Flood Zone:** AE  
**Foundation:** Stilts or Pilings-Enclosure with Vents  
**Occupancy:** Single Family

Effective from 3/22/2021 to 3/22/2022, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
 16607 JAMAICA COVE RD  
 JAMAICA BEACH, TX 77554  
**County:** GALVESTON

**Agent Information:** Brad Spurgeon Insurance Agency  
 1118 14th Street N, Texas City, TX 77590  
**Email:** amanda@bradspurgeonins.com  
**Phone:** (409)945-4746  
**Agent Number:** FL3195

**Named Insured(s):** [REDACTED]  
**Mailing Address:** [REDACTED]

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	<b>A. Dwelling</b>	\$250,000	\$575.00
	<b>B. Personal Property</b>	\$50,000	\$115.00
	<b>C. Other Coverages</b>		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	<b>D. Increased Cost of Compliance</b>	\$30,000	Included
	<b>E. Replacement Cost on Contents</b>	No	\$0.00
	<b>F. Basement Contents</b>	\$0	\$0.00
	<b>G. Pool Repair and Refill</b>	\$0	\$0.00
	<b>H. Unattached Structures</b>	\$0	\$0.00
	<b>I. Temporary Living Expense</b>	No	\$0.00
	<b>Building / Contents Deductible*</b>	\$5,000 / \$5,000	\$-69.00

*\*In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Business Personal Property (Coverage B)*

<b>Forms attached hereto:</b>	NTU EXTCVG	<b>Total Annual Premium</b>	\$621.00
NEP DMG	PFD001 08 19	<b>Policy Fee</b>	\$125.00
NEP FLD 2018	SLEC 2018	<b>Surplus Lines Tax</b>	\$36.18
NEP PN 0618	NEP TX GF	<b>Stamping Fee</b>	\$0.56
NTU SOS	TX Complaint 05 20	<b>Total Policy Charges</b>	\$782.74
NRF MEP 2020 09			

**IN THE EVENT OF A CLAIM:**  
 Markel Services, Incorporated  
 P.O. Box 2009  
 Glen Allen, VA 23058-2009  
 Phone: (800)362-7535  
 Email: [newclaims@markelcorp.com](mailto:newclaims@markelcorp.com)

**First Mortgagee:**

**SPECIAL PROVISIONS:**

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION.  
 THIS POLICY CANNOT BE CANCELLED WITHOUT A VALID REASON AFTER INCEPTION, PLEASE REFER TO YOUR POLICY FOR THE CANCELLATION PROVISIONS.

**This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85% percent tax on gross premium.**

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701  
 License Info: License #: 2489793, Dated: 3/22/2021, Signature of Surplus Lines Agent: 