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P.O. BOX 1011, ST. PETERSBURG, FL 33731-1011

UNITED PROPERTY & CASUALTY INSURANCE COMPANY  
DECLARATIONS PAGE  
Date Issued: 06/17/2021

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
43 1005127137 06	Effective Date: 08/16/2021      Expiration Date: 08/16/2022 12:01 AM Standard Time at residence premises	Homeowners Renewal

INSURED:	YOUR UPC AGENT IS: 1006709
JEFFREY R JOHNSON 3122 ROBINSON RD MISSOURI CITY, TX 77459 (281) 981-2411 meghan@roundtableinsurance.com	Conversion Policy Roundtable Insurance Group 245 Commerce Green Blvd # 101 Sugar Land TX 77478 Telephone: (832) 886-4930
<b>The Insured Location Covered by this Policy:</b> 1114 Tiki Dr, Galveston, TX 77554-8121	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the Policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
<b>SECTION I – COVERAGE</b>		
Coverage A - Dwelling	\$306,000	\$764.90
Coverage B - Other Structures	\$30,600	\$13.39
Coverage C - Personal Property / Contents	\$61,200	-\$68.29
Coverage D - Loss of Use	\$91,800	Included
<b>SECTION II – COVERAGE</b>		
Coverage E - Personal Liability	\$300,000	\$25.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00
<b>SECTION I – DEDUCTIBLES</b>		
All Other Perils Deductible	\$3,060    1%	-\$12.71
<b>TOTAL DISCOUNTS AND SURCHARGES PREMIUM</b>		<b>-\$82.75</b>
<b>TOTAL ADDITIONAL COVERAGES PREMIUM</b>		<b>\$61.46</b>
TX FAIR Plan Assessment 2018		\$1.00
Policy Fee		\$75.00
<b>TOTAL POLICY FEES AND ASSESSMENTS</b>		<b>\$76.00</b>
<b>TOTAL ANNUAL POLICY PREMIUM (INCLUDING ADDITIONAL COVERAGES, SURCHARGES, DISCOUNTS AND FEES)</b>		<b>\$787.00</b>

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

Policy Number: TWIA-000106315-07

Policy Period: Aug 29, 2021, to Aug 29, 2022  
 12:01 A.M. Standard Time at the property location  
 Amended Declarations Page Effective: August 29, 2021

**Name and Mailing Address of Agent:**

Johnson Insurance Agency  
 245 Commerce Green Blvd Ste 101  
 Sugar Land, TX 77478

**Name and Mailing Address of Insured:**

Jeffrey R. Johnson  
 Janie F. Johnson  
 3122 Robinson Road  
 Missouri City, TX 77459

**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 :** Jeffrey R. Johnson

**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> 1114 Tiki Drive, Tiki Island Village, Galveston County, TX, 77554  <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> Indirect Loss \$104.00 Deductible 2% -\$804.00  Item #1-A forms: 320 802 220 800	80%	2%	\$6,000		320	\$300,000.00	\$2,412.00
1	B	<b>Description: Personal Property located at:</b> 1114 Tiki Drive, Tiki Island Village, Galveston County, TX, 77554  <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> Indirect Loss \$3.00 Deductible 2% -\$11.00	Nil	2%	\$500		320	\$25,000.00	\$83.00

**Total Limit / Total Premium: \$325,000.00 \$2,495.00**

Pro rata Additional Surcharges: \$0.00

Pro rata Additional Premium: \$184.00

**Total Surcharges: \$0.00**

**Total Premium + Total Surcharges: \$2,495.00**

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.)

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

This Private Flood Declaration Page is attached to and forms part of Certificate Provisions (Form SLC-3 USA NMA2868)

Insurance is effected with **Underwriters at Lloyds, London.**  
Unique Market Reference: B1724WLS21C062  
Percentage: 100%

**Transaction Type:** New Policy  
**Policy Number:** RNR3082643  
**Transaction Effective Date:** 8/16/2021  
**Flood Zone:** VE  
**Foundation:** Stilts Or Pillings-Enclosure With Vents  
**Occupancy:** Single Family

**MAKE CHECKS PAYABLE TO:**  
NEPTUNE FLOOD INCORPORATED  
DEPT AT 952507  
ATLANTA, GA 31192-2507  
For payment questions call (727)202-4815

Effective from 8/16/2021 to 8/16/2022, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
1114 TIKI DR  
GALVESTON, TX 77554  
**County:** GALVESTON

**Agent Information:** Johnson Insurance Agency  
245 Commerce Green Blvd, Suite 101, Sugar Land, TX 77478  
**Email:** meghan@johnsoninsurance.com  
**Phone:** (281)980-5077  
**Agent Number:** FL53659

**Named Insured(s):** Jeffrey R. Johnson  
Janie F. Johnson  
**Mailing Address:**  
3122 ROBINSON RD  
MISSOURI CITY, TX 77459

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$95,000	\$1,596.00
	B. Personal Property	\$0	\$0.00
	C. Other Coverages		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	D. Increased Cost of Compliance	\$30,000	Included
	E. Replacement Cost on Contents	No	\$0.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	No	\$0.00
	Building / Contents Deductible*	\$10,000 / \$10,000	\$-319.00

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

Forms attached hereto:	SWR	NMA	Total Annual Premium
LMA3100	LSW1135B	NMA2868 SLC-3	\$1,277.00
LMA5020	LMA5400	LMA9080D	<b>Policy Fee</b> \$125.00
LMA5021	NEP DMG	NEP TX GF	<b>Surplus Lines Tax</b> \$67.99
LMA9107	NEP PFD001	NRF MEP	<b>Stamping Fee</b> \$1.05
LMA9151	NMA0464	RNR3136S	<b>Total Policy Charges</b> \$1,471.04
LSW1001INS	NMA1191		

**IN THE EVENT OF A CLAIM:**  
Peninsula Insurance Bureau  
2842 Lent Road  
Apopka, FL 32712  
Phone: (877)420-3689  
Email: [neptune@pibadjusters.com](mailto:neptune@pibadjusters.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: 8/6/2021, Signature of Surplus Lines Agent: 