

DWELLING FIRE POLICY

POLICY NUMBER	POLICY PERIOD	
	From	To
UTD 7669087 00 42	07/12/2021 12:01 a.m. at the residence premises.	07/12/2022

AMENDED DECLARATION MULTIPLE CHANGES	Effective: 07/13/2021	Date Issued: 07/15/2021
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INSURED:	AGENT: 4200255
TIM CONNOLLY JANET E CARSON UNIT 440 123 NORTH POST OAK LANE HOUSTON TX 77024 Telephone: 713-621-2737	COMISKEY CAPITAL INS AGENCY INC 401 TIKI DRIVE TIKI ISLAND TX 77554 Telephone: 409-935-0086
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:	
1610 COPRA ST	GALVESTON TX 77554

Coverage is provided where premium and limit of liability is shown. Flood coverage is not provided and is not a part of this policy.

SECTION I COVERAGE	LIMIT OF LIABILITY	DESCRIPTION	PREMIUMS
A. DWELLING	\$600,000		\$1,123.00
B. OTHER STRUCTURES	\$12,000		INCLUDED
D. FAIR RENTAL VALUE	\$60,000		INCLUDED
SECTION II COVERAGE			
L. PERSONAL LIABILITY	\$500,000		\$80.00
M. MEDICAL PAYMENTS	\$5,000		\$10.00
OPTIONAL COVERAGES			
Limited Fungi or Microbes	\$5,000		INCLUDED

Continued on Additional Coverages Schedule

The above coverages are subject to a 1% / \$6,000 All Other Peril Deductible per non-Wind/Hail loss.

The above coverages are subject to a N/A Wind/Hail Deductible per wind/hail loss.

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,223.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	
DL 2401 (12/02)	DL 2411 (12/02)
DL 2416 (12/02)	DP 0003 (12/02)
DP 0411 (12/02)	DP 0550 (12/03)
DP 0551 (12/03)	DP 1610 (01/09)
Continued on Forms Schedule	
ADDITIONAL INTERESTS	
MORTGAGEE 121504522	
VERITEX BANK ISAOA ATIMA P O BOX 863329 PLANO TX 75086-3329	

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

Policy Number: TWIA-001062587-02

Policy Period: Nov 11, 2021, to Nov 11, 2022
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Comiskey Capital Insurance Agency Inc
 401 Tiki Dr
 Tiki Island, TX 77554

Name and Mailing Address of Insured:

Tim Connolly
 Janet E Connolly
 123 N Post Oak Ln Ste 440
 Houston, TX 77024-7760

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 : Tim Connolly

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	Property Description: Single Family Dwelling 1610 Copra, Tiki Island Village, 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> Indirect Loss \$211.00 Deductible 5% -\$3,865.00 <i>Item #1-A forms: 320 802 220 800</i>	80%	5% \$30,550	320	\$611,000.00	\$2,685.00
----- End of Items Schedule -----							

Additional Interests	Attached to and forming part of Policy Number 001062587-02		
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 #
Veritex Bank ISAOA/ATIMA	Mortgagee	Loan # 121504522	1A

Total Limit / Total Premium: \$611,000.00 \$2,685.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$2,685.00

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.)



For Insured

Life. Waterproofed.

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: B1724WLS20C062
Percentage: 100%

Transaction Type: New Policy
Policy Number: RNR3071293
Transaction Effective Date: 7/12/2021
Flood Zone: VE
Foundation: Stilts Or Pilings-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 7/12/2021 to 7/12/2022, both days at 12:01 am

Form: Dwelling
Property Location:
1610 COPRA ST
GALVESTON, TX 77554
County: GALVESTON

Agent Information: Comiskey Capital Insurance Agency Inc
401 Tiki Drive, Tiki Island, TX 77554
Email: liz@comiskeycapitalinsurance.com
Phone: (409)935-0086
Agent Number: FL20283

Named Insured(s): Tim Connolly
Janet E Carson
Mailing Address:
1610 COPRA ST
GALVESTON, TX 77554

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$5,775.00
	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*	\$25,000 / \$25,000	\$-1,733.00

*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	\$4,042.00
LMA5020	LMA5400	LMA9080D	Policy Fee \$125.00
LMA5021	NEP DMG	NEP TX GF	Surplus Lines Tax \$202.10
LMA9107	NEP EXTCVG	NRF MEP	Stamping Fee \$3.12
LMA9151	NEP PFD001	RNR3136S	Total Policy Charges \$4,372.22
LSW1001INS	NMA0464		
	NMA1191		

IN THE EVENT OF A CLAIM:
Peninsula Insurance Bureau
2842 Lent Road
Apopka, FL 32712
Phone: (877)420-3689
Email: neptune@pibadjusters.com

First Mortgagee:
Veritex Bank
ISAOA/ATIMA
P.O.Box 863329
Plano, TX 75086-3329
Reference #: 121504522

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: 7/8/2021, Signature of Surplus Lines Agent: *J. Steiner*