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UNITED PROPERTY & CASUALTY INSURANCE COMPANY  
DECLARATIONS PAGE  
Date Issued: 02/19/2022

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

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
43 1013009095 02	Effective Date: 12/12/2021      Expiration Date: 12/12/2022 12:01 AM Standard Time at residence premises	Homeowners Endorsement

INSURED:	YOUR UPC AGENT IS: 1010403
Kuang-Chun J Hsieh 20 Campeche Estates Dr Galveston, TX 77554 (215) 528-2049 jimhsieh322@gmail.com	Cass Moore Goosehead Insurance Agency LLC 1500 Solana Blvd Ste 4500 Westlake TX 76262 Telephone: (800) 474-1377
<b>The Insured Location Covered by this Policy:</b> 20 Campeche Estates Dr, Galveston, TX 77554-6359	

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	\$350,000	\$924.33
Coverage B - Other Structures	\$35,000	\$15.81
Coverage C - Personal Property / Contents	\$140,000	-\$32.25
Coverage D - Loss of Use	\$70,000	-\$46.43
<b>SECTION II – COVERAGE</b>		
Coverage E - Personal Liability	\$500,000	\$35.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00
<b>SECTION I – DEDUCTIBLES</b>		
All Other Perils Deductible	\$3,500    1%	-\$12.81
<b>TOTAL DISCOUNTS AND SURCHARGES PREMIUM</b>		<b>-\$131.52</b>
<b>TOTAL ADDITIONAL COVERAGES PREMIUM</b>		<b>\$298.87</b>
Policy Fee		\$75.00
<b>TOTAL POLICY FEES AND ASSESSMENTS</b>		<b>\$75.00</b>
<b>TOTAL ANNUAL POLICY PREMIUM (INCLUDING ADDITIONAL COVERAGES, SURCHARGES, DISCOUNTS AND FEES)</b>		<b>\$1,136.00</b>

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED/MORTGAGEE/TRUST	LOAN #
1st Mortgagee	Provident Funding Assoc LP ISAOA PO Box 5914, Santa Rosa, CA 95402-5914	1631100086

RATING INFORMATION			
<b>Form Type:</b>	HO 03	<b># of Stories:</b> 2	<b>Construction Type:</b> Masonry Veneer
<b>Protection Class:</b>	2	<b>Year Built:</b> 1993	<b>Building Type:</b> Single Family Home

ENDORSEMENT INFORMATION	
<b>Endorsement Effective Date:</b> 12/12/2021	<b>Endorsement Change in Premium:</b> -\$113.00
<b>Endorsement Reason:</b>	

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ADDITIONAL COVERAGES SCHEDULE				
FORM #	DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
HO 04 46 1000	Coverage A - Inflation Guard	2%		Included
HO 04 70 0602	Wind and Hail Exclusion			Included
HO 04 20 0511	Coverage A - Additional Amounts of Coverage	25%		\$36.37
HO 23 04 0511	Personal Property Replacement Cost Loss Settlement			\$76.38
UPC 04 68 1214	Dwelling Foundation Coverage			\$44.11
UPC 04 95 1214	Limited Water Backup and Sump Discharge or Overflow	\$25,000	\$3,500	\$100.00
HO 04 67 0511	Water Damage Coverage			\$42.01
UPC 42 730 0217	Notice to Policyholders			
UPC 42 225 0217	Consumer Bill of Rights			
N 42 TIN 0720	Have a complaint or need help			
UPC 424 1017	Privacy Notice			
UPC 42 662 0118	Texas Period to File a Claim or Bring Legal Action Against Us Notice - Windstorm or Hail - Catastrophe Area Loss Settlement Endorsement			
UPC 663 0118	Loss Settlement Endorsement			
HO P 004 0511	Limited Home Day Care Coverage Advisory Notice			
IL N 001 0903	Fraud Statement			
IL P 001 0104	U.S. Treasury Department's Office of Foreign Assets Control (‘OFAC’) Advisory Notice to Policyholders			
HO 00 03 0511	Homeowners Special Form			
UPC 207 TX 0419	Policy Jacket			
UPC 01 42 1214	Special Provisions - Texas			
UPC 601 1214	Recreational Or Service Vehicle Exclusion			
UPC 602 1214	Farm & Agricultural Activities Exclusion			
HO 04 16 1000	Premises Alarm or Fire Protection System			
UPC 430 1214	Texas Insurance Score Notice			

DISCOUNTS AND SURCHARGES	
Roof Age Discount	Included
Go Paperless Discount (e-delivery)	-\$10.00
Payment Type Discount	-\$121.52

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**IMPORTANT NOTICES**

Your policy includes endorsement (Inflation guard endorsement HO 04 46), which automatically increases the amount of Dwelling Coverage by the annual percentage amount shown on the declarations page. Therefore, your deductible(s) may be higher than indicated on the policy when a loss occurs due to application of this endorsement.

FLOOD COVERAGE IS NOT PROVIDED AND IS NOT PART OF THIS POLICY. YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THIS COVERAGE WITH YOUR INSURANCE AGENT.

**Special Conditions:**

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY.

**To report a loss or claim call: 1(888) 256-3378**

This replaces all previously issued policy declarations, if any. This policy applies to accidents, occurrences, or losses which happen during the policy period shown above. In case of loss under Section I, only that part of loss over the stated deductible applies. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.