

William Debes  
 415 Sunset Cir  
 Tiki Island, TX 77554-7803  
 (409) 935-0086  
 patty@comiskeycapitalinsurance.com

Quote Number: HO369018Q2022  
 Quote Date: 02/02/2022  
 Effective Date: 02/10/2022  
 Quote Type: Homeowners

**Total Annual Premium \$1,108.00**

**Property Location**

415 Sunset Cir  
 Tiki Island, TX 77554-7803

**Property Deductibles Limit of Liability**

All Other Perils Deductible	1% of Cov A	\$6,000
Windstorm or Hail Deductible		Excluded

**Property Coverage Limit of Liability**

Dwelling	\$600,000
Other Structures	\$60,000
Personal Property	\$120,000
Loss of Use	\$180,000

**Liability Coverage Limit of Liability**

Personal Liability	\$300,000
Medical Payments to Others	\$5,000

**Discounts**

Payment Type Discount - EFT Paid in Full	Included
Paperless Policy Discount	Included
Age and Marital Status of Named Insured	Included
Secured Community/Theft Discount	Included
Fire Protective Device Discount	Included

**Additional Coverages Limit of Liability Deductible**

Inflation Guard	2% of Cov A	
Personal Property Replacement Cost Loss Settlement - Texas		
Limited Fungi or Microbes Coverage - Texas	Excluded	
Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing		
Notice of Change - Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing		
Water Damage Coverage - Texas		
Windstorm or Hail Exclusion - Texas		

**Fees and Assessments**

Managing General Agency (MGA) Fee	\$75.00
Texas Fair Plan Association (TFPA) Assessment	\$2

**Payment Plans**

<b>Bill To: Insured EFT</b>		<b>Bill Renewal To: Insured EFT</b>	
[ ] 11-Pay EFT Down Payment	\$182.16	10 Installments (Due Monthly)	\$105.20
[ ] 2-Pay Plan Down Payment	\$655.00	1 Installment (Due on the 60th day)	\$578.00
[ ] 3-Pay Plan Down Payment	\$539.40	2 Installments (Due on the 60 <sup>th</sup> and 120 <sup>th</sup> day)	\$346.80



Date Submitted: Feb 1, 2022  
Transaction Number: T002872899

Proposed Policy Period: Feb 28, 2022, to Feb 28, 2023  
12:01 A.M. Standard Time at the property location

**Name & Mailing Address of Insured(s)**

William Debes  
415 Sunset Cir  
Tiki Island, TX 77554

**Name & Mailing Address of Insured's Agent**

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

**COVERAGES - Windstorm and Hail Only**

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence Deductible %   Amt	Form Number	Limit of Liability	Premium												
1	A	<p><b>Property Description: Item # 1</b> 415 Sunset Circle, Galveston, Galveston County, TX, 77554</p> <p><i>Underwriting Details:</i> Risk Item Type: Single Family Dwelling Rate Table: 1 Frame (F) Stories: 2; Exterior Walls: Siding, Vinyl; Occupancy: Primary Dwelling; Superior Construction? No; Structure Condition: Good Construction Date: 2002 Actual Cash Value: \$450,000.00; Replacement Cost: \$600,000.00</p> <p><i>Adjustment amounts included in the premium for each item:</i></p> <table border="0"> <tr> <td>Building Code Credit (Inland/Inland WRC)</td> <td>-\$1,743.00</td> <td></td> </tr> <tr> <td>Personal Property Replacement Cost</td> <td>\$269.00</td> <td>365</td> </tr> <tr> <td>Indirect Loss</td> <td>\$581.00</td> <td>320</td> </tr> <tr> <td>Deductible 5%</td> <td>-\$3,170.00</td> <td></td> </tr> </table> <p><i>Item #1-A Forms: 320 802 220 800</i></p>	Building Code Credit (Inland/Inland WRC)	-\$1,743.00		Personal Property Replacement Cost	\$269.00	365	Indirect Loss	\$581.00	320	Deductible 5%	-\$3,170.00		80%	5% \$30,000		\$600,000.00	\$2,472.00
Building Code Credit (Inland/Inland WRC)	-\$1,743.00																		
Personal Property Replacement Cost	\$269.00	365																	
Indirect Loss	\$581.00	320																	
Deductible 5%	-\$3,170.00																		
1	B	<p><b>Description: Personal Property located at:</b> 415 Sunset Circle, Galveston, Galveston County, TX, 77554</p> <p><i>Underwriting Details:</i> Risk Item Type: Single Family Dwelling Rate Table: 1 Frame (F) Stories: 2; Exterior Walls: Siding, Vinyl; Occupancy: Primary Dwelling; Superior Construction? No; Structure Condition: Good Construction Date: 2002</p>	Nil	5% \$5,000		\$100,000.00	\$156.00												

**Total Limit / Total Premium: \$700,000.00 \$2,628.00**  
**Total Surcharges: \$0.00**  
**Total Amount Due to TWIA: \$2,628.00**



# NEPTUNE

RESIDENTIAL FLOOD

## Life. Waterproofed.

William Debes,

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	TX2083AWL54Y2L	Quote Date:	3/24/2022
Policyholder:	William Debes	Effective Date:	4/3/2022
Address:	415 SUNSET CIR GALVESTON, TX 77554	Property Type:	Primaryhome
Home Type:	Singlefamily	Foundation:	Stiltswithvents
On Floor:	N/A	Construction:	Wood
Year Built:	2002	# Floors:	1
Flood Zone:	VE	# Steps:	0
Prior Losses:	None	Has EC:	No
		EC Height:	N/A

Coverage	Description	Amount	Premium
Coverage A	Building Property	\$200,000	\$3,360.00
Coverage B	Personal Property	\$0	\$0.00
Coverage E	Pers. Property Replacement Cost	No	\$0.00
Coverage F	Basement Contents	\$0	\$0.00
Coverage G	Pool Repair & Refill	\$0	\$0.00
Coverage H	Unattached Structures	\$0	\$0.00
Coverage I	Temporary Living Expenses	No	\$0.00
Deductible	Selected Deductible	\$10,000	(\$672.00)

Lienholder Information:	Subtotal	\$2,688.00
	Policy Fee	\$125.00
	Taxes	\$138.54
	<b>Total</b>	<b>\$2,951.54</b>

To purchase this policy, please contact:  
 Comiskey Capital Insurance Agency Inc  
 (409)935-0086  
 liz@comiskeycapitalinsurance.com