



ALLIED TRUST
PO Box 2978
Bigfork, MT 59911

ALLIED TRUST INSURANCE COMPANY

4200 W Cypress St., Ste 520
Tampa, FL 33607

Homeowners Policy Declaration

Renewal

INSURED COPY

Mortgagee Bill

Customer and Claim Service: (844) 200-2842

DECLARATION EFFECTIVE: 07/26/2021

| | | | | |
|-----------------------------------|------------|------------|------------------------|------------|
| Policy Number | From | To | | Agent Code |
| 845438 | 07/26/2021 | 07/26/2022 | 12:01 AM STANDARD TIME | 8726 |
| NAMED INSURED AND ADDRESS: | | | AGENT: | |

Eric Hawks
508 PINE RD
CLEAR LAKE SHORES, TX 77565

Absolute Assurance Agency, LLC
9225 Katy Freeway
Suite 107
Houston, TX 77024
Phone#: (713) 275-4612

INSURED LOCATION:

Eric Hawks
508 PINE RD
CLEAR LAKE SHORES, TX 77565

PREMIUM SUMMARY

| | | |
|----------------------|-------------|----------------------|
| TOTAL POLICY PREMIUM | POLICY FEES | TOTAL ANNUAL PREMIUM |
| \$1,749.07 | \$75.00 | \$1,824.00 |

| <u>PRODUCT</u> | <u>CONST</u> | <u>YEAR</u> | <u>USE</u> | <u>ROOF RENOV</u> | <u>OCCUP</u> | <u>PROT CLASS</u> | <u>COUNTY</u> | <u>TERRITORY</u> |
|----------------|----------------|-------------|------------|-------------------|--------------|-------------------|---------------|------------------|
| HO3 | Masonry Veneer | 2015 | Primary | 2015 | Owner | 4 | GALVESTON | |

Coverage at the residence premises is provided only where a limit of liability is shown.

Coverages - Section I

| | Limits/Pct | Premium |
|--------------------------------|-------------------|----------------|
| Coverage A - Dwelling | \$233,000 | \$1,650 |
| Coverage B - Other Structures | \$4,660 | Included |
| Coverage C - Personal Property | \$116,500 | Included |
| Coverage D - Loss of Use | \$34,950 | Included |

Coverages - Section II

| | | |
|---|-----------|------|
| Coverage E - Personal Liability | \$300,000 | \$89 |
| Coverage F - Medical Payments to Others | \$5,000 | \$10 |

Total Policy Premium \$1,749

| | |
|--------------------------------|----------------|
| Inspection Fee | \$0 |
| MGA Fee | \$75 |
| Texas Fair Plan Recoupment Fee | \$0 |
| Total Premium and Fees | <u>\$1,824</u> |

All Other Perils Deductible 2% \$4,660

Wind and Hail Deductible 2% \$4,660



ALLIED TRUST
PO Box 2978
Bigfork, MT 59911

ALLIED TRUST INSURANCE COMPANY

4200 W Cypress St., Ste 520
Tampa, FL 33607

Homeowners Policy Declaration

Renewal

INSURED COPY

Mortgagee Bill

Customer and Claim Service: (844) 200-2842

DECLARATION EFFECTIVE: 07/26/2021

| Policy Number | From | To | | Agent Code |
|---------------|------------|------------|------------------------|------------|
| 845438 | 07/26/2021 | 07/26/2022 | 12:01 AM STANDARD TIME | 8726 |

NAMED INSURED AND ADDRESS:

AGENT:

Eric Hawks
508 PINE RD
CLEAR LAKE SHORES, TX 77565

Absolute Assurance Agency, LLC
9225 Katy Freeway
Suite 107
Houston, TX 77024
Phone#: (713) 275-4612

MORTGAGEE(S) / ADDITIONAL INTEREST(S)

1st Mortgagee: GUILD MORTGAGE COMPANY ISAOA, PO BOX 85304, SAN DIEGO, CA 92186-5304; Loan#: 788-2001222

POLICY FORMS AND ENDORSEMENTS

| <u>Number</u> | <u>Edition</u> | <u>Description</u> | <u>Limit/PCT</u> | <u>Deductible*</u> |
|---------------------|----------------|---|------------------|--------------------|
| ALLIED HO3 PJKT | 19.04 | Policy Jacket with Signature Page | | |
| ALLIED TX CBR N | 15 10 | Consumer Bill of Rights | | |
| ALLIED TX CHC N | 15 10 | Important Notice Regarding Increased Premiums Resulting From Chargeable Claims | | |
| ALLIED TX HO3 DED N | 15 10 | Important Notice Of Availability Of Deductible Options | | |
| ALLIED TX HO3 ROL N | 15 10 | Important Renewal Notice To Policyholders Ordinance Or Law Coverage Selection Form | | |
| ALLIED TX ISC N | 15 10 | Texas Policyholder Notice What is an Insurance Score? | | |
| ALLIED TX RD N | 15 10 | Important Notice Regarding Resolution of Disputes | | |
| ATI HO3 DISCL | 18 07 | Texas Period To File A Claim Or Bring Legal Action Against Us Notice - Windstorm or Hail - Catastrophe Area | | |
| HO 00 03 | 05 11 | Homeowners 3 Special Form | | |
| HO 04 90 | 05 11 | Personal Property Replacement | | |
| ALLIED HO3 WSLP | 18 03 | Water Seepage or Leakage Coverage – Texas | | |
| ALLIED HO SLA | 15 10 | Supplemental Loss Assessment Coverage | \$1,000 | |
| ALLIED HO3 WPD | 15 10 | Windstorm Protective Devices | | |
| ALLIED HO PAF | 15 10 | Premises Alarm Or Fire Protection System | | |
| ALLIED HO WBK | 15 10 | Limited Water Back-Up And Sump Discharge Or Overflow Coverage-Texas | \$5,000 | |
| ALLIED HO3 INRC | 15 10 | Specified Additional Amount Of Insurance For Coverage A - Dwelling Limit | \$116,500 | |
| ALLIED HO3 WHD TX | 15 10 | Windstorm or Hail Dollar Amount or Percentage Deductible - Texas | | |
| ALLIED HO3 SP TX | 18 06 | Special Provisions Texas | | |
| Allied HO3 AIC | 19.09 | Automatic Increase in Coverage | | |

*Policy Deductible applies unless otherwise stated.

SCHEDULED PROPERTY

DISCOUNTS AND SURCHARGES



ALLIED TRUST
 PO Box 2978
 Bigfork, MT 59911

ALLIED TRUST INSURANCE COMPANY

4200 W Cypress St., Ste 520
 Tampa, FL 33607

Homeowners Policy Declaration

Renewal

INSURED COPY

Mortgagee Bill

Customer and Claim Service: (844) 200-2842

DECLARATION EFFECTIVE: 07/26/2021

| Policy Number | From | To | | Agent Code |
|---------------|------------|------------|------------------------|------------|
| 845438 | 07/26/2021 | 07/26/2022 | 12:01 AM STANDARD TIME | 8726 |

NAMED INSURED AND ADDRESS:

AGENT:

Discounts **\$/Applied**

| | |
|--------------------------------|---------|
| Book Transfer | Applied |
| Building Code (Wind Resistant) | Applied |
| Burglary Prevention | Applied |
| Companion Auto Discount | Applied |
| E-Delivery | \$-10 |
| Fire Prevention | Applied |
| Hip Roof | Applied |
| Loss Free | Applied |
| New Home Purchase | Applied |
| Opening Protection | Applied |
| Paid in Full/Easy Pay | Applied |
| Personal Status | Applied |

Surcharges **\$/Applied**



ALLIED TRUST
PO Box 2978
Bigfork, MT 59911

ALLIED TRUST INSURANCE COMPANY

4200 W Cypress St., Ste 520
Tampa, FL 33607

Homeowners Policy Declaration

Renewal

INSURED COPY

Mortgagee Bill

Customer and Claim Service: (844) 200-2842

DECLARATION EFFECTIVE: 07/26/2021

| | | | | |
|---------------|------------|------------|------------------------|------------|
| Policy Number | From | To | | Agent Code |
| 845438 | 07/26/2021 | 07/26/2022 | 12:01 AM STANDARD TIME | 8726 |

NAMED INSURED AND ADDRESS:

AGENT:

Eric Hawks
508 PINE RD
CLEAR LAKE SHORES, TX 77565

Absolute Assurance Agency, LLC
9225 Katy Freeway
Suite 107
Houston, TX 77024
Phone#: (713) 275-4612

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM A FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY A FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT OR INSURANCE COMPANY, OR VISIT WWW.FLOODSMART.GOV.

SPECIAL CONDITIONS: PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITONS AND EXCLUSIONS APPLY. EXCLUSIONS INCLUDE, BUT ARE NOT LIMITED TO:

- NO LIABILITY FOR TRAMPOLINES
- NO LIABILITY FOR DIVING BOARDS OR POOL SLIDES
- NO LIABILITY FOR SKATEBOARD OR BICYCLE RAMPS
- NO LIABILITY FOR RECREATIONAL VEHICLES OF ANY TYPE
- NO LIABILITY FOR PERSONAL WATERCRAFT

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WIND AND HAIL WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Authorized Signature

June 6, 2021

Date

ALLIED TRUST INSURANCE COMPANY

IMPORTANT NOTICE REGARDING INCREASED PREMIUMS RESULTING FROM CHARGEABLE CLAIMS

(Please disregard if you have not had chargeable claim)

If you have had a chargeable claim* resulting in a surcharge, a claim's surcharge will be indicated on the Declarations page. If any of the conditions listed below applies to your situation, the surcharge may be removed.

The following claims shall not be considered a chargeable claim:

- Claim resulting from a weather-related event, "Act of God" or catastrophe event
- Claim which occurred prior to the date the insured purchased the property
- Claim with \$0 paid or claims not payable under the policy
- Claim with payout of \$500 or less
- Claim for Equipment Breakdown only
- Claim for Appliance-related water damage that have been paid, remediated and certified unless three or more claims have been reported in the past three years (regardless of remediation and certification status).
- A loss which was subrogated and the loss amount fully reimbursed

Please contact your Agent or give us the full facts as to why the surcharge should be removed. If, after an increased premium is charged, it is determined that a surcharged loss is not a chargeable loss, the difference in the premium for any surcharge will be removed.

*Renewal policy only – Your first chargeable claim with Allied Trust will not be surcharged.

If you feel that a chargeable claim has been reported in error you can request a copy of the report from:
ChoicePoint Consumer Disclosure
P.O Box 105108
Atlanta, GA 30348-5108
Telephone: 1-866-527-2600
<https://personalreports.lexisnexis.com/>

If you discover an error on your report - such as an invalid claim report or an incorrect loss payment, for instance - you can contact ChoicePoint directly to report the problem. ChoicePoint must contact the insurance company that reported the claim on your behalf and ask for clarification. The company has 30 days to respond to ChoicePoint and to provide evidence that the information on the CLUE report is accurate. ChoicePoint must follow up with the insurer after 20 days if the company does not respond, and again if after 28 days it has not received a response. If the company does not respond within 30 days, ChoicePoint must remove the information from the database.

ALLIED TRUST INSURANCE COMPANY

**IMPORTANT NOTICE OF AVAILABILITY
OF HO3 DEDUCTIBLE OPTIONS**

All Homeowners policies are subject to two deductibles applicable to loss from all Section I – Property Covered Perils. A policy deductible is applied to Wind and Hail losses and a policy deductible is applied to All Other Perils except Wind/Hail Loss. (If your policy excludes coverage for the perils of wind and hail, the Wind and Hail Deductible is not applicable.)

These deductible options offer the opportunity for you to:

1. Buy lower deductibles for an additional premium; or
2. Select higher deductibles for a premium credit.

| Wind/Hail Deductible. Options* | All Other Perils. Deductible Options* |
|---|--|
| \$1,000* | \$1,000 |
| \$2,500* | \$2,500 |
| 1% of Coverage A* | 1% of Coverage A |
| 2% of Coverage A | 2% of Coverage A |
| 3% of Coverage A | 5% of Coverage A |
| 5% of Coverage A | |

**These deductible options may not be available if your home is located in a designated Texas Wind Pool area. Please contact your agent for more information on deductibles available in your area.*

Remember that the primary purpose of insurance is to cover you if a loss occurs that would put you at risk financially. Therefore, you should plan your deductible to match the maximum that you can afford to pay out of pocket. Keep in mind that by choosing larger deductibles your premium will be lower; however, you may be responsible for a greater portion of each covered loss. In addition, some mortgage companies may not accept some of the larger deductibles; so you will need to check with you mortgagee to see if they have any restrictions.

Your policy Declarations page will reflect your Wind/Hail, All Other Perils deductible amounts and any special deductible that may apply to an optional coverage. Please keep in mind that deductibles may not be changed mid-term during the policy period. If you wish to change either deductible, the request for change must be made prior to the expiration date of your current policy.

We hope this has helped you to understand the deductibles available to you. Please contact your Agent and he/she will be more than happy to answer questions or concerns and to offer valuable guidance in choosing the best deductible for your situation.

Deductible Amount Examples:

- \$1,000 or \$2,500 deductibles are flat dollar amounts regardless of your coverage limit.
- If you have a 1% deductible and your property is insured at \$100,000, your deductible will be 1% of \$100,000 or \$1,000.
- If you have a 2% deductible and your property is insured at time of loss for \$100,000, your deductible will be 2% of \$100,000 or \$2,000.
- If you have a 3% deductible and your property is insured at time of loss for \$100,000, your deductible will be 3% of \$100,000 or \$3,000.
- If you have a 5% deductible and your property is insured at time of loss for \$100,000, your deductible will be 5% of \$100,000 or \$5,000.

PRIVACY POLICY

We value your privacy. This policy describes how we handle personal information. You can review our policy the first time we do business with you and every year you are a customer with Allied Trust Insurance Company.

OUR PRIVACY PRINCIPLES

- We do not sell customer information.
- We do not allow those who are doing business on our behalf to use our customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect customer information collected by Allied Trust.
- We do not share customer medical information with anyone unless:
 - You expressly authorize it; or
 - It is permitted by law; or
 - Your insurance policy contract permits us to do so.
- We afford our prospective and former customers the same protections as existing customers with respect to the use of personal information.

WE PROTECT CUSTOMER INFORMATION

We maintain physical, electronic, and procedural safeguards to protect nonpublic personal information and to comply with federal and state laws. In addition, we regularly review our policies and practices, monitor our computer networks, and test the strength of our security.

INFORMATION WE COLLECT

Types of information we collect and how we gather it may include:

- Data collected from your application and other forms related to our products and through your conversations with Allied Trust representatives, including our agents;
- Data collected when you visit www.alliedtrustins.com, our mobile sites, and applications;
- Data collected from your transactions or experiences with us, such as payments, underwriting and claims;
- Data collected from non-Allied Trust parties, including consumer reporting agencies providing us with driving records, claim histories and credit information.

HOW WE USE INFORMATION ABOUT YOU

We use customer information, including consumer report information, to:

- Underwrite and rate your policies;
- Process your claims;
- Ensure proper billing;
- Service your policies and accounts;
- Enhance your customer experience; and
- Offer you other insurance products that may suit your needs.

HOW WE SHARE INFORMATION

As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of service provided to you, such as:

- Services to facilitate the underwriting of your policies;
- Services to facilitate the handling of a claim.

Under these agreements, the companies may receive information about you, but they must safeguard this information and they may not use it for any other purposes. Such third parties are required by Allied Trust to conform to our privacy standards. If you wish to opt out of the sharing of your information with our affiliates you may call us, or you may write us directly.

ACCURATE INFORMATION

It is important that the information we maintain about you is accurate and complete. If you see information in your policy, billing statements, or elsewhere, which suggests that our information is incomplete or inaccurate, please contact your agent, our customer service center or write to us directly and we will update your information as needed. Please reference your policy number on any correspondence sent to our office.

Your trust is one of our most valued assets. Should you have any questions regarding our privacy policy, you may call us directly at 1-844-200-2842 or you may write us at: Allied Trust Insurance Company, Privacy Compliance, 4200 W. Cypress St., Suite 520, Tampa FL 33607.

NO INSURANCE AFFORDED BY THE PRIVACY POLICY

If your insurance policy has been canceled or non-renewed, this Privacy Policy **DOES NOT REINSTATE** your policy with Allied Trust. This notice should not be accepted by anyone as evidence that insurance coverage is in force.

ALLIED TRUST INSURANCE COMPANY

IMPORTANT RENEWAL NOTICE

**ORDINANCE OR LAW COVERAGE
SELECTION / REJECTION OF COVERAGE: 10%, 25% or 50%**

Ordinance or Law Coverage provides payment for the increased costs you incur to repair or replace the damage caused by a covered peril to your covered structures, in compliance with any local, state, or federal law, ordinance or regulation affecting repair or construction of such structures. The Ordinance or Law Limit of Liability is shown on your Declarations page.

The Homeowner HO3 policy form includes Ordinance or Law Coverage at 10% of the Coverage A limit of liability. You have the option to select an Ordinance or Law Coverage limit of 25% or 50% of the Coverage A limit of liability or you may reject the higher limits and keep the amount of Ordinance or Law Coverage included in the policy.

Please read the three options below, check the statement that matches your coverage selection and sign and date where noted. Return the completed form to your insurance agent whose name, address and telephone number appear on the policy Declarations page.

If you decide not to make a change to your Ordinance or Law Coverage, your previous selection shown on the policy Declarations page applies.

PLEASE SELECT AN OPTION, INCLUDE YOUR POLICY NUMBER, SIGN AND DATE THE FORM

OPTION 1: 10% ORDINANCE OR LAW COVERAGE

I wish to keep the 10% Ordinance or Law Coverage limit already included in the policy and I do not wish to select the higher limit of 25% or 50%.

OPTION 2: 25% ORDINANCE OR LAW COVERAGE

I wish to select the 25% Ordinance or Law Coverage limit and I do not wish to select the lower limit of 10% or the higher limit of 50%.

OPTION 3: 50% ORDINANCE OR LAW COVERAGE

I wish to select the 50% Ordinance or Law Coverage limit and I do not wish to select the lower limits of 10% or 25%.

POLICY NUMBER: _____

*If there are more than two Named Insureds, attach more sheets if necessary to collect additional signatures, printed names and date.

Applicant/Policyholder Signature

Print Applicant/Policyholder Name

Date

Other Named Insured Signature

Print Other Named Insured Name

Date

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

