



TEXAS FARM BUREAU
INSURANCE®
 AUTO / HOME / LIFE

Texas Farm Bureau Casualty Insurance Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 0519
 3309040
 11/10/21
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1150855617 09	1150855617	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/08/21 To: 10/08/22 12:01 am Standard Time	11/10/2021	0524434	42 1150855617 08

Agent (281)342-4626
 CLAYTON KAMINSKY INSURANCE
 SERVICES LLC
 PO BOX 271
 ROSENBERG TX 77471-0271

MARK KLOTZ
 872 FALLING SPRINGS LN
 LEAGUE CITY TX 77573-2250

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
 16527 LEWIS SCOTT RD, JAMAICA BEACH TX 77554

Rating Information

Original New Business Effective Date: 10/08/2012 Flood Risk/Rated Zone: AE Grandfathered: No

Building Occupancy: Single Family
 Primary Residence: N Number of Floors: Two Floors
 Condo Type: N/A Building Indicator: Elevated
 Community #: 481271 Map Panel/Suffix: 0511 G Basement/Enclosure/Crawlspace:
 Community Rating: 10 / 00% Program Status: Regular Enclosure without Proper Openings
 Community Name: JAMAICA BEACH, CITY OF Elevation Difference: -5

Coverage	Deductible	Annual Premium	
BUILDING	\$137,500	\$5,000	\$376.00
CONTENTS	\$42,000	\$5,000	\$115.00
		ANNUAL SUBTOTAL:	\$491.00
		DEDUCTIBLE DISCOUNT/SURCHARGE:	- \$124.00
		ICC PREMIUM:	\$12.00
		COMMUNITY RATING DISCOUNT:	\$0.00
		SUB-TOTAL:	\$379.00
		RESERVE FUND ASSESSMENT:	\$68.00
		PROBATION SURCHARGE:	\$0.00
		FEDERAL POLICY SERVICE FEE:	\$50.00
		HFIAA SURCHARGE:	\$250.00
		TOTAL WRITTEN PREMIUM AND FEES:	\$747.00

THIS IS NOT A BILL

DEAR MORTGAGEE
 The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: First Mortgagee

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form

No Additions and Extensions
 Submit For Rate

Forms and Endorsements:

WFL 99.414 1117 1117 FFL 99.310 0120 0120 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

05244344211508556172131402

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00718



Insured



INSURANCE

Keep the Promise

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

UNITED PROPERTY & CASUALTY INSURANCE COMPANY

DECLARATIONS PAGE

Date Issued: 05/29/2021

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
43 1004884183 06	Effective Date: 07/28/2021 Expiration Date: 07/28/2022 12:01 AM Standard Time at residence premises	Homeowners Renewal

INSURED:	YOUR UPC AGENT IS: 1006763
MARK KLOTZ 872 Falling Springs Ln League City, TX 77573 (832) 473-9956 klotzputer@verizon.net	Conversion Policy Preferred Choice Insurance Group LLC 1811 Dickinson Ave Dickinson TX 77539 Telephone: (832) 687-1869
The Insured Location Covered by this Policy: 16527 Lewis Scott Rd, Galveston, TX 77554	

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:
SECTION I – COVERAGE		
Coverage A - Dwelling	\$148,000	\$680.24
Coverage B - Other Structures	\$14,800	\$10.94
Coverage C - Personal Property / Contents	\$59,200	-\$22.33
Coverage D - Loss of Use	\$29,600	-\$32.15
SECTION II – COVERAGE		
Coverage E - Personal Liability	\$300,000	\$25.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00
SECTION I – DEDUCTIBLES		
All Other Perils Deductible	\$2,960 2%	-\$10.98
TOTAL DISCOUNTS AND SURCHARGES PREMIUM		-\$121.79
TOTAL ADDITIONAL COVERAGES PREMIUM		\$78.07
TX FAIR Plan Assessment 2018		\$1.00
Policy Fee		\$75.00
TOTAL POLICY FEES AND ASSESSMENTS		\$76.00
TOTAL ANNUAL POLICY PREMIUM (INCLUDING ADDITIONAL COVERAGES, SURCHARGES, DISCOUNTS AND FEES)		\$693.00

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED/MORTGAGEE/TRUST	LOAN #
1st Mortgagee	Aspire Financial, Inc. DBA Texaslending.com ISAOA/ATIMA 4100 Alpha Rd Ste 300, Dallas, TX 75244-4446	41022020199

RATING INFORMATION			
Form Type:	HO 03	# of Stories: 1	Construction Type: Frame
Protection Class:	2	Year Built: 1980	Building Type: Single Family Home

ENDORSEMENT INFORMATION	
Endorsement Effective Date:	Endorsement Change in Premium:
Endorsement Reason:	

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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 23 04 0511	Personal Property Replacement Cost Loss Settlement			\$50.37
HO 04 67 0511	Water Damage Coverage			\$27.70
UPC 701 0914	Renewal Notice			
UPC 42 730 0217	Notice of Change in Policy Terms			
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			
HO P 004 0511	Limited Home Day Care Coverage Advisory Notice			
UPC 663 0118	Loss Settlement Endorsement			
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	
Package Policy Discounts	-\$33.45
Payment Type Discount	-\$88.34

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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.

Amended Residential Declarations Page

Texas Windstorm Insurance Association

P.O. Box 99090 Austin, Texas 78709-9090

Policy Number: TWIA-000102336-07

Policy Period: Sep 16, 2021, to Sep 16, 2022

12:01 A.M. Standard Time at the property location

Amended Declarations Page Effective: September 18, 2021

Name and Mailing Address of Agent:

Adam Stanford Janese
1811 Dickinson Ave
Dickinson, TX 77539-7799

Name and Mailing Address of Insured:

Mark Klotz
872 Falling Springs Ln
League City, TX 77573

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 : Mark Klotz

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 %	Per Item / Per Occurrence Deductible Amt	Form Number	Limit of Liability	Premium
1	A	Property Description: Single Family Dwelling 16527 Lewis Scot Road, Jamaica Beach, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Asphalt; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$83.00 Indirect Loss \$136.00 Deductible 2% -\$412.00 Item #1-A forms: 320 802 220 800	80%	2%	\$2,940	365	\$147,000.00	\$1,332.00
1	B	Description: Personal Property located at: 16527 Lewis Scot Road, Jamaica Beach, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Asphalt; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$8.00 Indirect Loss \$13.00	Nil	2%	\$800	365	\$40,000.00	\$142.00

Total Limit / Total Premium: \$187,000.00 \$1,474.00

Pro rata Additional Surcharges: \$0.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$1,474.00

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)



COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000102336-07

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
		Deductible 2%		-\$29.00			
		Item #1-B forms: 320 365					
----- End of Items Schedule -----							
Additional Interests		Attached to and forming part of Policy Number 000102336-07					
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 #	
PHH Mortgage Services Its Successors And/or Assigns, As Their Interests May Appear PO Box 5954 Springfield, OH 45501-5954		Mortgagee		Loan # 4010257972		1A, 1B	
----- End of Additional Interests List -----							