



Keep the Promise®

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

UNITED PROPERTY & CASUALTY INSURANCE COMPANY  
DECLARATIONS PAGE  
Date Issued: 08/19/2021

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
[REDACTED]	Effective Date: 10/18/2021 Expiration Date: 10/18/2022 12:01 AM Standard Time at residence premises	Homeowners Renewal

INSURED:	YOUR UPC AGENT IS: 1011786
[REDACTED] 310 Paradise Dr Tiki Island, TX 77554 (832) 477-8107 monique.bidigare@gmail.com	Lizabeth Comiskey Comiskey Capital Insurance Agency Inc 401 Tiki Dr Tiki Island TX 77554 Telephone: (409) 935-0086
<b>The Insured Location Covered by this Policy:</b> 310 Paradise Dr, Tiki Island, TX 77554-6184	

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	\$344,000	\$1,061.09
Coverage B - Other Structures	\$6,880	Included
Coverage C - Personal Property / Contents	\$137,600	-\$36.18
Coverage D - Loss of Use	\$103,200	Included
<b>SECTION II – COVERAGE</b>		
Coverage E - Personal Liability	\$300,000	\$25.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00
<b>SECTION I – DEDUCTIBLES</b>		
All Other Perils Deductible	\$3,440 1%	-\$14.56
<b>TOTAL DISCOUNTS AND SURCHARGES PREMIUM</b>		<b>-\$151.77</b>
<b>TOTAL ADDITIONAL COVERAGES PREMIUM</b>		<b>\$10.42</b>
TX FAIR Plan Assessment 2018		\$1.00
Policy Fee		\$75.00
<b>TOTAL POLICY FEES AND ASSESSMENTS</b>		<b>\$76.00</b>
<b>TOTAL ANNUAL POLICY PREMIUM (INCLUDING ADDITIONAL COVERAGES, SURCHARGES, DISCOUNTS AND FEES)</b>		<b>\$980.00</b>

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

Policy Period: Oct 18, 2021, to Oct 18, 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:**

[REDACTED]  
 [REDACTED]  
 310 Paradise Dr  
 Galveston, TX 77554-6184

**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 :** Brian Bidigare

**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	<b>Property Description: Single Family Dwelling</b> 310 Paradise Drive, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shinges, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$190.00 Indirect Loss \$311.00 Deductible 5% -\$2,246.00 <i>Item #1-A forms: 320 802 220 800</i>	80%	5%   \$16,850	365 320	\$337,000.00	\$1,751.00
1	B	<b>Description: Personal Property located at:</b> 310 Paradise Drive, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shinges, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$26.00	Nil	5%   \$6,500	365	\$130,000.00	\$240.00

**Total Limit / Total Premium: \$467,000.00 \$1,991.00**

**Total Surcharges: \$0.00**

**Total Premium + Total Surcharges: \$1,991.00**

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.)



A Stock Company  
 P.O. Box 33003  
 St. Petersburg, FL 33733-8003  
 Customer Service: 1-800-820-3242  
 Claims: 1-800-725-9472

FFL99.001 0519  
 0085861  
 10/04/21  
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
**RENEWAL**

<b>Policy Number</b> ██████████2	<b>NFIP Policy Number</b> ██████████	<b>Product Type: Standard Policy</b> Dwelling Form
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<b>Policy Period</b> From: 10/18/21 To: 10/18/22 12:01 am Standard Time	<b>Date of Issue</b> 10/04/2021	<b>Agent Code</b> 0085861	<b>Prior Policy Number</b> 42 1151900359 01
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Insured



310 PARADISE DR  
 TIKI ISLAND TX 77554-6184

COMISKEY CAPITAL INS AGENCY  
 INC  
 401 TIKI DR  
 TIKI ISLAND TX 77554-8146

Property Location (if other than above)  
 310 PARADISE DR, TIKI ISLAND TX 77554

Address may have been changed in accordance with USPS standards.

**Rating Information**

Original New Business Effective Date: 10/18/2019      Flood Risk/Rated Zone: VE      Grandfathered: No

Building Occupancy: Single Family  
 Primary Residence: Y      Number of Floors: 3 or more  
 Condo Type: N/A      Building Indicator: Elevated  
 Community #: 481585      Map Panel/Suffix: 0416 G      Basement/Enclosure/Crawlspace:  
 Community Rating: 07 / 15%      Program Status: Regular      Enclosure with Breakaway Walls  
 Community Name: TIKI ISLAND, VILLAGE OF      Elevation Difference: 1

**Coverage      Deductible      Annual Premium**

BUILDING	\$250,000	\$10,000	\$9,625.00
CONTENTS	\$100	\$10,000	\$2.00
ANNUAL SUBTOTAL:			\$9,627.00
DEDUCTIBLE DISCOUNT/SURCHARGE:			- \$3,851.00
ICC PREMIUM:			\$16.00
COMMUNITY RATING DISCOUNT:			- \$868.00
SUB-TOTAL:			\$4,924.00
RESERVE FUND ASSESSMENT:			\$886.00
PROBATION SURCHARGE:			\$0.00
FEDERAL POLICY SERVICE FEE:			\$50.00
HFIAA SURCHARGE:			\$25.00
TOTAL WRITTEN PREMIUM AND FEES:			\$5,885.00

**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](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Dwelling Form  
 Includes Addition and Extension

**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

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Agent

