



INSURANCE
UNITED PROPERTY & CASUALTY INS CO
 PO Box 30763
 Tampa, FL 33630-3763

Keep
 the
 Promise

DWELLING FIRE POLICY

POLICY NUMBER	POLICY PERIOD	
	From	To
UTD 7644173 01 42	07/10/2021 12:01 a.m. at the residence premises.	07/10/2022

RENEWAL DECLARATION	Effective: 07/10/2021	Date Issued: 05/12/2021
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INSURED:	AGENT: 4400024
LESLIE ARMSTRONG BETH BOLES TERMINELLA 404 VICTORIAN WAXAHACHIE TX 75165 Telephone: 214-460-4392	JAMES JASON MEANS DBA Perfect Policy 920 W MAIN ST LEAGUE CITY TX 77573 Telephone: 281-316-0039

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:
 963 JAMES RD GILCHRIST TX 77617

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,
 THIS POLICY WILL NOT BE IN FORCE.
 Coverage is provided where premium and limit of liability is shown. Flood coverage is not provided and is not a part of this policy.

SECTION I COVERAGE	LIMIT OF LIABILITY	DESCRIPTION	PREMIUMS
A. DWELLING	\$270,000		\$370.00
B. OTHER STRUCTURES	\$5,400		INCLUDED
C. PERSONAL PROPERTY	\$67,500		\$45.00
D. FAIR RENTAL VALUE	\$27,000		INCLUDED
SECTION II COVERAGE			
L. PERSONAL LIABILITY	\$500,000		\$80.00
M. MEDICAL PAYMENTS	\$5,000		\$10.00
OPTIONAL COVERAGES			
Limited Fungi or Microbes	\$5,000		INCLUDED

Continued on Additional Coverages Schedule

The above coverages are subject to a 1% / \$2,700 All Other Peril Deductible per non-Wind/Hail loss.

The above coverages are subject to a N/A Wind/Hail Deductible per wind/hail loss.

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$620.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	
DL 2401 (12/02) DL 2411 (12/02) DL 2416 (12/02) DP 0003 (12/02) DP 0411 (12/02) DP 0470 (12/02) DP 0550 (12/03) DP 0551 (12/03)	
Continued on Forms Schedule	
ADDITIONAL INTERESTS	
MORTGAGEE 13409299 GATEWAY MORTGAGE GROUP A DIVIS PO BOX 5013 TROY MI 48007	

Residential Renewal Offer Summary

Texas Windstorm Insurance Association

Reference Number: 001029866-02

Requested Renewal Period: Jul 14, 2021 at 12:01 a.m. CT
to Jul 14, 2022 at 12:01 a.m. CT

Name and Mailing Address of Agent:

Perfect Policy
920 W Main St
League City, TX 77573

Name and Mailing Address of Mortgagee:

GATEWAY MORTGAGE GROUP A DIVISION OF
GATEWAY FIRST BANK ISAOA ATIMA
PO Box 5013
Troy, MI 48007-5013

Insured : LESLIE ARMSTRONG BETH BOLES TERMINELLA

COVERAGES - Windstorm and Hail Only

Item No.	Coverage A/B	Property and Form Description	Co-Ins %	Per Item / Per Occurrence Deductible % Amt	Form Number	Limit of Liability	Premium												
1	A	<p>Property Description: Single Family Dwelling 963 JAMES Road, Gilchrist, Galveston County, TX, 77617</p> <p>Actual Cash Value: \$255,785.00, Replacement Cost: \$256,750.00, Square Footage: 1320, Year Built: 2014</p> <p>Underwriting Details: Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Secondary Dwelling</p> <p>Adjustment amounts included in the premium for each item:</p> <table style="width: 100%; border: none;"> <tr> <td>Building Code Credit (Seaward.Seaward IRC)</td> <td style="text-align: right;">-\$859.00</td> <td></td> </tr> <tr> <td>Personal Property Replacement Cost</td> <td style="text-align: right;">\$100.00</td> <td style="text-align: right;">365</td> </tr> <tr> <td>Indirect Loss</td> <td style="text-align: right;">\$92.00</td> <td style="text-align: right;">320</td> </tr> <tr> <td>Deductible 2%</td> <td style="text-align: right;">-\$498.00</td> <td></td> </tr> </table> <p>Item #1-A forms: 320 802 220 800</p>	Building Code Credit (Seaward.Seaward IRC)	-\$859.00		Personal Property Replacement Cost	\$100.00	365	Indirect Loss	\$92.00	320	Deductible 2%	-\$498.00		80%	2% \$5,320		\$266,000.00	\$1,595.00
Building Code Credit (Seaward.Seaward IRC)	-\$859.00																		
Personal Property Replacement Cost	\$100.00	365																	
Indirect Loss	\$92.00	320																	
Deductible 2%	-\$498.00																		
1	B	<p>Description: Personal Property located at: 963 JAMES Road, Gilchrist, Galveston County, TX, 77617</p> <p>Square Footage: 1320, Year Built: 2014</p> <p>Underwriting Details: Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Secondary Dwelling</p> <p>Adjustment amounts included in the premium for each item:</p> <table style="width: 100%; border: none;"> <tr> <td>Building Code Credit (Seaward.Seaward IRC)</td> <td style="text-align: right;">-\$48.00</td> <td></td> </tr> <tr> <td>Personal Property Replacement Cost</td> <td style="text-align: right;">\$7.00</td> <td style="text-align: right;">365</td> </tr> <tr> <td>Indirect Loss</td> <td style="text-align: right;">\$6.00</td> <td style="text-align: right;">320</td> </tr> <tr> <td>Deductible 2%</td> <td style="text-align: right;">-\$29.00</td> <td></td> </tr> </table>	Building Code Credit (Seaward.Seaward IRC)	-\$48.00		Personal Property Replacement Cost	\$7.00	365	Indirect Loss	\$6.00	320	Deductible 2%	-\$29.00		Nil	2% \$1,000		\$50,000.00	\$123.00
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Total Limit / Total Premium: \$316,000.00 \$1,718.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$1,718.00

Item No.	Coverage A/B	Property and Form Description	Co-ins %	Per Item / Per Occurrence Deductible % Amt	Form Number	Limit of Liability	Premium								
Item #1-B forms: 320 365 ----- End of Items Schedule -----															
<p>Additional Interests Attached to and forming part of Policy Number 001029866-02</p> <p>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.</p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Name and Address</th> <th style="text-align: left;">Interest Type</th> <th style="text-align: left;">Instrument #</th> <th style="text-align: left;">Item #</th> </tr> </thead> <tbody> <tr> <td>GATEWAY MORTGAGE GROUP A DIVISION OF GATEWAY FIRST BANK ISAOA ATIMA PO Box 5013 Troy, MI 48007-5013</td> <td>Mortgagee</td> <td>Loan # 13409299</td> <td>1A, 1B</td> </tr> </tbody> </table> <p style="text-align: center;">----- End of Additional Interests List -----</p>								Name and Address	Interest Type	Instrument #	Item #	GATEWAY MORTGAGE GROUP A DIVISION OF GATEWAY FIRST BANK ISAOA ATIMA PO Box 5013 Troy, MI 48007-5013	Mortgagee	Loan # 13409299	1A, 1B
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