

Amended House & Home Policy Declarations

Your policy effective date is July 10, 2021



Total Premium for the Policy Period

| | |
|---|-------------------|
| Premium for property insured | \$1,005.04 |
| Recoupment Fee Volunteer Rural Fire Department Assistance Program | 1.54 |
| Total | \$1,006.58 |

Discounts (included in your total premium)

| | | | |
|-------------------------------|-----------------|------------------------|----------|
| Protective Device | \$21.16 | Claim Free | \$203.65 |
| Home Buyer | \$26.05 | Allstate Easy Pay Plan | \$39.24 |
| Loyalty | \$82.79 | Responsible Payment | \$144.67 |
| Total discount savings | \$517.56 | | |

Insured property details*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182-1) for additional coverage information. Contact us if you have any changes.

Location of property insured: 11614 Beachside, Galveston, TX 77554-6471

Location zone: N2924078W09488453

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

Dwelling Style:

Built in 2018; 1 family; 3425 sq. ft.; 2 stories

Foundation:

Piers, 100%

Attached structures:

One 3-car attached garage
Open porch, 1202 sq. ft.
Composite deck, 740 sq. ft.

Interior details:

One designer kitchen
Four designer full baths
One custom half bath
One single fireplace
One wet bar
Two softwood straight staircases
Six custom ceiling fans

Exterior wall type:

100% cement fiber siding

Interior wall partitions:

100% textured drywall
Twelve built-in cabinetries

Heating and cooling:

Information as of June 15, 2021

Summary

Named Insured(s)
Richard Burke, Ingrid N Burke

Mailing address
**809 Cortlandt St.
Houston TX 77007-1603**

Policy number
886 015 579

Your policy provided by
**Allstate Vehicle and Property
Insurance Company**

Policy period
Beginning **July 10, 2021** through **July 10, 2022** at 12:01 a.m. standard time

Your Allstate agency is
Frederick Gintert
417 N 10th Street
Laporte TX 77571
(281) 470-9900
FredGintert@allstate.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.

(continued)





SMI AGENCY
1802 BROADWAY ST STE 118
GALVESTON, TX 77550

Agency Phone: (409) 765-9515

NFIP Policy Number: 0000330183
Company Policy Number: 0000330183
Agent: JULIA SHAW

Payor: FIRST MORTGAGEE
Policy Term: 03/02/2022 12:01 AM - 03/02/2023 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://Nationalgeneral.manageflood.com>
(877) 254-6819

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

RICHARD D BURKE / INGRID N BURKE
809 CORTLANDT ST
HOUSTON, TX 77007

INSURED NAME(S) AND MAILING ADDRESS

RICHARD D BURKE / INGRID N BURKE
809 CORTLANDT ST
HOUSTON, TX 77007



COMPANY MAILING ADDRESS

INTEGON NATIONAL INSURANCE COMPANY
PO BOX 912063
DENVER, CO 80291-2063

INSURED PROPERTY LOCATION

11614 BEACHSIDE DR
GALVESTON, TX 77554

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 3 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION: 02/27/2018

CURRENT FLOOD ZONE: VE
FIRST FLOOR HEIGHT (FEET): 13.9
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: BANK OF AMERICA, N.A. ISAOA ATIMA
P O BOX 961291 FORT WORTH, TX 76161

LOAN NO: 101307890

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY:

RATE CATEGORY — RATING ENGINE

| | <u>COVERAGE</u> | <u>DEDUCTIBLE</u> |
|------------------|-----------------|-------------------|
| BUILDING: | \$250,000 | \$10,000 |
| CONTENTS: | N/A | N/A |

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

Full Risk Premium is subject to change. Your property's NFIP flood claims history can affect your premium. For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts. Mitigation discounts apply if there are approved flood vents and/or machinery & equipment is elevated appropriately.

COMPONENTS OF TOTAL AMOUNT DUE

| | |
|---|-------------------|
| BUILDING PREMIUM: | \$1,853.00 |
| CONTENTS PREMIUM: | \$0.00 |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$35.00 |
| MITIGATION DISCOUNT: | (\$84.00) |
| COMMUNITY RATING SYSTEM REDUCTION: | (\$322.00) |
| FULL RISK PREMIUM: | \$1,482.00 |
| ANNUAL INCREASE CAP DISCOUNT: | (\$0.00) |
| STATUTORY DISCOUNTS: | (\$0.00) |
| DISCOUNTED PREMIUM: | \$1,482.00 |
| RESERVE FUND ASSESSMENT: | \$267.00 |
| HFIAA SURCHARGE: | \$250.00 |
| FEDERAL POLICY FEE: | \$47.00 |
| PROBATION SURCHARGE: | \$0.00 |
| TOTAL ANNUAL PREMIUM: | \$2,046.00 |

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Peter Randall / President

Rhonda Ferguson / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy Issued by: INTEGON NATIONAL INSURANCE COMPANY

Insurer NAIC Number: 29742

Zero Balance Due - This Is Not A Bill



File: 18356022

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