Amended House & Home Policy Declarations

Your policy effective date is July 10, 2021



Page 1 of 3

Total Premium for the Policy Period

Premium for property insured \$1,005.04

Recoupment Fee Volunteer Rural Fire Department Assistance 1.54

Program

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

One wet bar

Four designer full baths

Two softwood straight staircases

One custom half bath

Six custom ceiling fans

One single fireplace

Exterior wall type:

100% cement fiber siding

Interior wall partitions:

100% textured drywall

Twelve built-in cabinetries

Heating and cooling:

(continued)

Summary

Named Insured(s)

Richard Burke, Ingrid N Burke

Information as of June 15, 2021

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.



Policy effective date:

July 10, 2021

Insured property details* (continued)

Electric heating, 100%

Central air - same ducts, 100%

Additional details:

Vinyl sash with glass, 100%

Interior wall height - 8 ft, 30%

Six exterior fiberglass doors

Central burglar alarm systems, 100%

Interior wall height - 9 ft, 70%

Fire protection details:

Fire department subscription - no

4 miles to fire department

Roof surface material type:

Metal

• 100% standing seam steel

Roof details:

Predominant roof type: Metal

Age of roof - 3 years

Roof geometry - Gable

Mortgagee

BANK OF AMERICA NA ITS SCRS &/OR ASSIGNS ATIMA

P O Box 961291, Fort Worth, TX 76161-0291

Loan number: 0101307890

Additional Interested Party - None

*This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)				
Dwelling Protection	\$866,000	• \$17,320 All peril				
Other Structures Protection	\$43,300	• \$17,320 All peril				
Personal Property Protection	\$259,800	• \$17,320 All peril				
Additional Living Expense	Up to 24 months not to exceed \$86,600					
Family Liability Protection	\$500,000 each occurrence					
Guest Medical Protection	\$5,000 each person	The Control of the Co				
Foundation Water Damage	\$5,000					
Building Codes	Not purchased*					
Building Structure Reimbursement Extended Limits	Not purchased*					
Water Back-Up	Not purchased*					
Residence Glass	Not purchased*	The second section of the second section of the second section of the second section s				

Residential Renewal Offer Summary

Texas Windstorm Insurance Association

Reference Number: 000934242-04

Requested Renewal Period: Jun 15, 2022 at 12:01 a.m. CT

to Jun 15, 2023 at 12:01 a.m. CT

Name and Mailing Address of Agent:

- Name and Mailing Address of Insured:

Frederick J Gintert 417 N 10th St La Porte, TX 77571 Ingrid Burke Richard Burke 809 Cortlandt St

Houston, TX 77007-1603

Insured: Ingrid Burke

COVERAGES - Windstorm and Hail Only

Item No.	Coverage A/B	Property and Form Description	C	o-Ins %	Occ	tem / Per currence ductible Amt	Form Number	Limit of Liability	Premium
1	A	Property Description: Single Family Dwelling	8	30%	3%	\$26,520		\$884,000.00	\$4,451.00
		11614 Beachside, Galveston, Galveston County, TX,	77554						
		Actual Cash Value: \$749,899.00, Replacement Cost: \$765,486.00, Square Footage: 3425, Year Built: 2018							
	Underwriting Details: Stories: 2; Construction: Frame; Roof: Shinges, Architectural; Occupancy: Secondary Dwelling								
		Adjustment amounts included in the premium for each item:							
		Personal Property Replacement Cost Indirect Loss	2,995.00 \$348.00 \$321.00 2,851.00				365 320		
		Item #1-A forms: 320 802 220 800							
1	B Description: Personal Property located at: 11614 Beachside, Galveston, Galveston County, TX, 77554			Nil	3%	\$2,250		\$75,000.00	\$147.00
		Square Footage: 3425, Year Built: 2018							
		Underwriting Details:							
		Stories: 2; Construction: Frame; Roof: Shinges, Architectural Occupancy: Secondary Dwelling							
		Adjustment amounts included in the premium for each item:							
		Building Code Credit (Seaward.Seaward IRC) Personal Property Replacement Cost Indirect Loss Deductible 3%	-\$75.00 \$11.00 \$10.00 -\$91.00				365 320		

Total Limit / Total Premium:

\$959,000.00

\$4,598.00

Total Surcharges: Total Premium + Total Surcharges: \$0.00 \$4,598.00

Renewal Offer Summary - Not a binder or a Policy Page 1 of 3





1802 BROADWAY ST STE 118 GALVESTON, TX 77550

Agency Phone:

(409) 765-9515

NFIP Policy Number:

0000330183 Company Policy Number: 0000330183

Agent:

JULIA SHAW

Pavor:

FIRST MORTGAGEE 03/02/2022 12:01 AM - 03/02/2023 12:01 AM

Policy Term: Policy Form:

DWELLING POLICY

To report a claim

https://Nationalgeneral.manageflood.com

visit or call us at: (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

MAIN DWELLING

RATING INFORMATION

BUILDING OCCUPANCY:

NUMBER OF UNITS:

SINGLE-FAMILY HOME N/A

PRIMARY RESIDENCE:

PROPERTY DESCRIPTION:

ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 3 FLOOR(S), FRAME CONSTRUCTION

PRIOR NFIP CLAIMS:

0 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION BANK OF AMERICA, N.A. ISAOA ATIMA

FIRST MORTGAGEE:

P O BOX 961291 FORT WORTH, TX 76161

COVERAGE DEDUCTIBLE

SECOND MORTGAGEE: ADDITIONAL INTEREST:

DISASTER AGENCY:

RATE CATEGORY - RATING ENGINE

BUILDING: CONTENTS: \$250,000 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. on discounts apply if there are approved flood vents and/or machinery & equipment is elevated appropriately.

\$10,000

GALVESTON, TX 77554

BUILDING DESCRIPTION:

BUILDING DESCRIPTION DETAIL: N/A

02/27/2018

DATE OF CONSTRUCTION:

CURRENT FLOOD ZONE:

VE

FIRST FLOOR HEIGHT (FEET):

13.9

FIRST FLOOR HEIGHT METHOD:

ELEVATION CERTIFICATE

LOAN NO: 101307890

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A DISASTER AGENCY:

COMPONENTS OF TOTAL AMOUNT DUE \$1,853.00

BUILDING PREMIUM:

CONTENTS PREMIUM:

\$0.00 INCREASED COST OF COMPLIANCE (ICC) PREMIUM: \$35.00

MITIGATION DISCOUNT: COMMUNITY RATING SYSTEM REDUCTION:

(\$84.00)(\$322.00)

FULL RISK PREMIUM: \$1,482.00 ANNUAL INCREASE CAP DISCOUNT: (\$0.00)

STATUTORY DISCOUNTS:

(\$0.00)\$1,482.00

DISCOUNTED PREMIUM: RESERVE FUND ASSESSMENT:

HFIAA SURCHARGE: FEDERAL POLICY FEE:

PROBATION SURCHARGE:

\$47.00 \$0.00 \$2,046,00

\$267.00

\$250.00

TOTAL ANNUAL PREMIUM:

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

Peter Rendall / President

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

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number:

29742

File: 18356022

Policy Issued by: INTEGON NATIONAL INSURANCE COMPANY

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