



Jennifer Marie Evans
2128 59th St
Galveston, TX 77551-5023

Policy Renewal Offer

Offer Date: 11/29/2021 Agent Name: Texas Wasatch Insurance Services LP
Offer Reference Number: 001081104-02 Agent Phone: (214) 838-5500
Account Number: 000747270
Property Location: 2128 59th Street
Galveston, TX 77551

Dear Jennifer Marie Evans,

We are pleased to present you with an offer to renew your Texas Windstorm Insurance Association (TWIA) policy. Please confirm your coverage details on the enclosed Renewal Offer Summary. If any changes to your coverage are required, please contact your agent to discuss your options.

In order to renew your policy, TWIA must receive payment by the due date stated below. You may submit the full amount noted below in the Total Premium column, or you may pay 50%, or more, of the total amount due and be billed the remainder later. If you do not want to continue your TWIA coverage, you may disregard this renewal offer and your current policy will expire on January 28, 2022 at 12:01 a.m. CT.

Proposed Coverage Effective Date	Proposed Coverage Expiration Date	Total Premium	Payment Due Date	Amount Due
January 28, 2022 12:01 a.m.	January 28, 2023 12:01 a.m.	\$1,337.00	01/28/2022	\$1,337.00

If you wish to pay online or learn more about all your payment options, please visit www.twia.org/payments.

If you wish to pay by mail, please send payment with the enclosed payment coupon to TWIA.

If TWIA receives payment by the due date listed above, the renewal policy will be issued with the proposed coverage effective date listed above. If payment is received after the due date listed above, there will be a lapse in coverage.

If you have any questions regarding this policy renewal offer, or wish to pay through your agent, please contact your agent at the number listed above.

Thank you,
Texas Windstorm Insurance Association

Texas Windstorm Insurance Association
5700 South MoPac Expressway, Building A, Austin, Texas 78749
P.O. Box 99090, Austin, Texas 78709-9090
800-788-8247 / Fax 512-899-4950



TEXAS WINDSTORM
INSURANCE ASSOCIATION

**If paying by mail please send
your payment with the Payment
Coupon on the reverse side of this
page in the enclosed envelope to:**

Texas Windstorm Insurance Association
P.O. Box 843146
Dallas, TX 75284-3146



Payment Coupon

If paying by mail, please detach and return the payment coupon below with your payment. Once payment and payment coupon are received, your renewal will be processed according to TWIA underwriting guidelines.

Renewal policies will go into effect without a lapse in coverage if payment is received on or before the expiration date of the existing policy, or if payment is mailed on or before the expiration date of the existing policy by one of the following methods:

- USPS Registered Mail
- USPS Certified Mail
- USPS Priority Mail Express
- Regular mail that is hand cancelled by USPS
- Other services that provide acceptable, traceable proof of mail date

NOTICE: All payments mailed by the above methods must be mailed to TWIA at 5700 South Mopac Expressway, Building A, Austin, TX 78749. They will not be accepted at the post office box address listed on the payment coupon.

ONLINE PAYMENTS: Please visit www.twia.org/payments to pay online. You will need your TWIA Online Account Number below. TWIA's underwriting guidelines still apply.

Your TWIA Online Account Number is: 000747270

854000194_11.0.0_PRODUCTION_53_41703246: Insured

Please detach and return this portion with your payment.

Insured:	Jennifer Marie Evans
Reference Number:	001081104-02
Amount Due:	\$1,337.00
Total Due	\$1,337.00

Please indicate the reference number on your check.

Make checks payable, and remit payment, to:

Texas Windstorm Insurance Association
PO Box 843146
Dallas, Texas 75284-3146

100000108110402000000000133700

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 001081104-02</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>Cornerstone Home Lending Inc ISAOA/ATIMA c/o Central Loan Administration & Reporting PO Box 202028 Florence, SC 29502-2028</td> <td>Mortgagee</td> <td>Loan # 0158840504</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 #	Cornerstone Home Lending Inc ISAOA/ATIMA c/o Central Loan Administration & Reporting PO Box 202028 Florence, SC 29502-2028	Mortgagee	Loan # 0158840504	1A, 1B
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Renewal Information

This renewal offer is based on information TWIA has available through an existing policy and is a preliminary indication of forms and rates for a subsequent year of coverage. This offer is being made so that you can continue your coverage with TWIA more easily, but this offer is not a policy contract. TWIA assumes no responsibility and has no liability for the failure of you or your agent to effect uninterrupted coverage. Coverage will not be bound unless TWIA receives payment prior to January 28, 2022.

IMPORTANT LEGAL NOTICES:

Evidence of Declination

By accepting TWIA's renewal offer, you affirm that you or your agent has proof that an insurer has declined to provide wind and hail property coverage to you. This is commonly referred to as a declination. You or your agent must obtain a declination every three years to maintain eligibility for coverage through TWIA.

NOTE: The declination may either be:

- a refusal to offer new or renewal wind and hail coverage on the property, or
- a refusal to offer basic insurance sought by the policyholder that is substantially equivalent to that offered by TWIA.

For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA. More information on this requirement is available online at: www.twia.org/twia-declination-requirements.

Flood Insurance Requirement

In order to be eligible for a TWIA policy, properties located in specified flood zones must provide proof of flood insurance coverage when the following criteria are met:

1. The structure was constructed, altered, remodeled, or enlarged, on or after September 1, 2009;
2. All or any part of the insured property is located within one of the designated National Flood Insurance Program flood zones (V, VE or V1 - V30); and
3. Flood insurance is available for the property under the National Flood Insurance Program.

By accepting TWIA's renewal offer, you affirm that if your property meets the criteria listed above, you have provided proof of flood insurance coverage to your agent. This proof of insurance coverage must be made available to TWIA, if specifically requested. More information on this requirement is available online at: www.twia.org/twia-flood-requirements.

90 Day Minimum Retained Premium

Cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.

Surcharges

This policy is 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. Surcharges are non-refundable.

Date generated: November 29, 2021