

Homeowners Policy



Texas FAIR Plan Association
 PO BOX 99080
 Austin, TX 78709-9080

Policy Declaration
 Change Effective Date: March 31, 2022

Policy Number TFPH0700054982	Effective Date/Time March 11, 2022 12:01 a.m.	Expiration Date/Time March 11, 2023 12:01 a.m.
Named Insured and Address		Agent
LELAND VANDEVENTER 49 MISSION PALMS E RANCHO MIRAGE, CA 92270-1944		THE O'CONNOR GROUP INS AGENCY LLC 12140 WOODCREST EXECUTIVE DR STE 22 SAINT LOUIS, MO 63141-5013 Phone: (314) 576-7080

LOCATION INFORMATION

LOCATION ADDRESS	CONSTRUCTION	YEAR BUILT	OCCUPANCY	PPC	COUNTY
1217 Market St Galveston, TX 77550	Frame	1871	Owner Occupied	02	GALVESTON

COVERAGE SUMMARY

TOTAL POLICY PREMIUM *HOMEOWNERS MAIN HOUSE* \$1,303.56
\$100 minimum earned premium applies

SECTION I PROPERTY COVERAGES	AMOUNTS	LIMITS	PREMIUMS
Coverage A			
Dwelling		\$669,600	\$3,575.00
Other Structures		\$66,960	Included
Loss Of Use		\$66,960	Included
Coverage B			
Personal Property		\$334,800	Included

SECTION I DEDUCTIBLES	AMOUNTS	LIMITS	PREMIUMS
Other Perils	\$6,696		Included
Wind or Hail	\$6,696		Included

IB PD 4/11 \$127.47 deducted

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SECTION II LIABILITY COVERAGES	AMOUNTS	LIMITS	PREMIUMS
Coverage C			
Personal Liability		\$300,000	\$19.00
Coverage D			
Medical Payments to Others		\$5,000	Included
Limit - Per Person		\$25,000	Included
Limit - Per Occurrence			

POLICY FORMS AND ENDORSEMENTS				
NUMBER	EDITION	NAME	LIMITS	PREMIUMS
HO	6/1/2018	TFPA Homeowners Policy	N/A	Included
ASB EXCL.	2/1/2017	Asbestos Exclusion Disclosure	N/A	Included
HO-140	2/1/2017	Windstorm and Hail Exclusion Agreement	N/A	-\$1,966.00
HO-802	2/1/2017	Replacement Cost Coverage A (Dwelling)	Included	Included

CREDITS AND SURCHARGES		PREMIUMS
DESCRIPTION		
Loss History Adjustment		-\$326.00
Volunteer Firefighter Assessment		\$1.56

ADDITIONAL INTEREST		
NAME AND ADDRESS	Interest Type:	Mortgagee
PROSPERITY BANK 2424 Market St Galveston, TX 77550	Mortgage Position:	First Mortgage
	Loan Number:	TBD

ADDITIONAL NAMED INSURED
NAME

DWELLING FIRE POLICY

POLICY NUMBER	POLICY PERIOD	
	From	To
UTD 7673126 00 42	12/30/2021	12/30/2022

AMENDED DECLARATION CHANGE INSUREDS ADD Effective: 03/31/2022 Date Issued: 04/05/2022

INSURED: LELAND VANDEVENTER 49 MISSION PALMS EAST RANCHO MIRAGE CA 92270 Telephone: 504-307-0977	AGENT: 4400145 THE O'CONNOR GROUP INSURANCE AGENCY LLC 12140 WOODCREST EXEC DR #225 ST LOUIS MO 63141 Telephone: 314-576-7080
The residence premises covered by this policy is located at the above insured address unless otherwise stated below: 1217 MARKET ST, GALVESTON TX 77550	

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	\$273,000		\$938.00
B. OTHER STRUCTURES	\$5,460	<i>REAR APARTMENTS</i>	INCLUDED
D. FAIR RENTAL VALUE	\$54,600		\$12.00
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% / \$2,730 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 *[Signature]* **\$1,171.00**

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 0550 (12/03)
DP 0551 (12/03)	DP 0557 (02/04)
Continued on Forms Schedule	
ADDITIONAL INTERESTS	
MORTGAGEE	
PROSPERITY BANK ISAGA 2424 MARKET GALVESTON TX 77550	

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

Policy Number: TWIA-001211658-01

Policy Period: Dec 30, 2021, to Dec 30, 2022
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

The O'Connor Group Ins Agency LLC
 12140 Woodcrest Exac #225
 St. Louis, MO 63141

*BOTH
 BLDG'S*

Name and Mailing Address of Insured:

Leland Vandevanter
 20 Mission Palms W
 Rancho Mirage, CA 92270-1937

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 : Leland Vandevanter

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 herein.

Item No.	Coverage A/B	Property and Form Description	Coinc %	Per Item / Per Occurrence Deductible % Amt	Form Number	Limit of Liability	Premium
1	A	Property Description: Single Family Dwelling 1217 Market Street, Galveston, Galveston County, TX, 77550 <i>Underwriting Details:</i> Stones: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$218.00 Indirect Loss \$140.00 Deductible 3% \$1,785.00 <i>Item #1-A forms: 320 803 220 800</i>	80%	3% \$12,185	365 320	\$406,150.00	\$2,787.00
1	B	Description: Personal Property located at: 1217 Market Street, Galveston, Galveston County, TX, 77550 <i>Underwriting Details:</i> Stones: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$19.00 Indirect Loss \$12.00	Nil	3% \$3,000	365 320	\$100,000.00	\$944.00

Total Limit / Total Premium: \$755,896.00 \$4,721.00
 Total ICC Premium: \$111.00
 Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$4,721.00



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
 8428809
 3/31/22
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 AMENDED EFFECTIVE: 12/29/21

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1152022221 01	1152022221	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/29/21 To: 12/29/22 12:01 am Standard Time	03/31/2022	0741037	42 1152022221 00

Agent (314)576-7080
 THE O'CONNOR GROUP INS AGENCY
 12140 WOODCREST EXECUTIVE DR
 STE 225
 SAINT LOUIS MO 63141-5013

LELAND VANDEVENTER
 49 MISSION PALMS E
 RANCHO MIRAGE CA 92270-1944

Property Location (if other than above)
 1217 MARKET ST. GALVESTON TX 77550

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 12/29/2020

Flood Risk/Rated Zone: AE

Grandfathered: No

Building Occupancy: Single Family

Primary Residence: N

Condo Type: N/A

Community #: 485469

Map Panel/Suffix: 0441 G

Community Rating: 06 / 20%

Program Status: Regular

Community Name: GALVESTON, CITY OF

FRONT

Number of Floors: Two Floors

Building Indicator: Elevated

Basement/Enclosure/Crawlspace:

No Enclosure or Crawlspace

Elevation Difference: 0

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$1,228.00
CONTENTS	\$100,000	\$283.00
		ANNUAL SUBTOTAL:
		\$1,509.00
		DEDUCTIBLE DISCOUNT/SURCHARGE:
		\$378.00
		ICC PREMIUM:
		\$8.00
		COMMUNITY RATING DISCOUNT:
		\$227.00
		SUB-TOTAL:
		\$910.00
		RESERVE FUND ASSESSMENT:
		\$164.00
		PROBATION SURCHARGE:
		\$0.00
		FEDERAL POLICY SERVICE FEE:
		\$50.00
		HFIAA SURCHARGE:
		\$250.00
		TOTAL WRITTEN PREMIUM AND FEES:
		\$1,374.00

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: Insured

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. The form which applies to your policy coverage is: Dwelling Form
 Includes Addition and Extension

Forms and Endorsements:

WFL 99.414 1117 1117 WFL 99.910 0120 0120 WFL 99.118 0514 0514

This policy is issued by N.A.C company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any

Patricia Tompkins-Jones
 Patricia Tompkins-Jones, President

074103742115202221220001

00008

Insured

07622





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
 8089862
 12/28/21
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 AMENDED EFFECTIVE: 12/29/20

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1152022224 00	1152022224	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/29/20 To: 12/29/21 12:01 am Standard Time	12/28/2021	0600259	

Agent (409)765-9515
 SMI AGENCY
 1802 BROADWAY ST STE 118
 GALVESTON TX 77550-4953

LELAND VANDEVENTER
 20 MISSION PALMS W
 RANCHO MIRAGE CA 92270-1937

Property Location (if other than above) **1217 MARKET REAR ST, REAR, GALVESTON TX 77550** Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 12/29/2020 Flood Risk/Rated Zone: AE Grandfathered: No

Building Occupancy: 2 - 4 Family
 Primary Residence: N
 Condo Type: N/A
 Community #: 485460 Map Panel/Suffix: 0441 G
 Community Rating: 06 / 20% Program Status: Regular
 Community Name: GALVESTON, CITY OF

Number of Floors: Two Floors
 Building Indicator: Non-Elevated
 Basement/Enclosure/Crawlspace:
 No Basement

Coverage	Deductible	Annual Premium
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BUILDING	\$200,000	\$5,000	\$2,220.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00
ANNUAL SUBTOTAL:			\$2,220.00
DEDUCTIBLE DISCOUNT/SURCHARGE:			- \$355.00
ICC PREMIUM:			\$56.00
COMMUNITY RATING DISCOUNT:			- \$384.00
SUB-TOTAL:			\$1,537.00

THIS IS NOT A BILL

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REAR

RESERVE FUND ASSESSMENT:	\$277.00
PROBATION SURCHARGE:	\$0.00
FEDERAL POLICY SERVICE FEE:	\$50.00
HFIAA SURCHARGE:	\$250.00

Premium Paid by: Insured

TOTAL WRITTEN PREMIUM AND FEES: \$2,114.00

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. 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 Tomkison-Jones
 Patricia Tomkison-Jones, President

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Insured