



Policy Number:

Statement Date:

NEED SUPPORT?

Named Insured:

LACI BARNARD
GREGORY BARNARD

Producer:

W30240N
HIG-HENRICH INSURANCE GROUP
13920 OSPREY COURT SUITE B
WEBSTER, TX 77598
service@higtexas.com

For questions about your coverage:

Call your Insurance Representative:
(713) 349-0400

To manage your claim:

Visit www.MySageSure.com or call
(800) 481-0622

Additional Insured:

None

Agent of Record:

SAGESURE INSURANCE MANAGERS
PO BOX 12999
TALLAHASSEE, FL 32317

To access your policy details and make a payment:

Visit www.MySageSure.com

Policy Form:

Dwelling

Billing questions?

Email CustomerCare@SageSure.com
or
Visit www.MySageSure.com

Policy Period:

May 28, 2022 to May 28, 2023 *

Residence Premises:

2318 TRINITY PARK CT
DEER PARK, TX 77536

Transaction Type:

New Business

Trans Effective Date:

May 28, 2022

* 12:01am local time at location
of the residence premises

Trans Amount:

\$2,716

Coverage is Provided Where Limits of Liability or Premium is Shown

Property Coverage	Limit	Premium	Liability Coverage	Limit	Premium
A. Dwelling.....	\$407,000	\$2,400	L. Personal Liability	\$100,000	\$0
B. Other Structures.....	\$8,140	Included	Each Occurrence		
C. Personal Property.....	\$0	Included	M. Medical Payments to Others	\$1,000	Included
D. Fair Rental Value & E.	\$40,700	Included	Each Person		
Additional Living Expense.....					

Breakdown of Premium:

Adjustments

	Limit	Premium
Water Backup Coverage	\$10,000	\$90
Loss Assessment Property Coverage	\$1,000	\$3
Limited Foundation Coverage - Texas	\$10,000	\$46
Limited "Fungi" or Microbes Coverage	\$5,000	Included



Policy Number:
TXF862525400

Discounts, Credits and Surcharges:

Multi Policy Discount Included

Fees and Taxes

Surplus Contribution* \$127

Policy Fee** \$50

*The Surplus Contribution is not a part of your Total Policy Premium.

**The policy fee is a flat expense charge to cover the costs of administering your policy and is nonrefundable if coverage is cancelled after the policy effective date.

Grand Total \$2,716

Deductibles (Section I Only)

In case of loss under the Property Section, we cover only that part of the loss over the deductible stated.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR LOSS CAUSED BY WIND/HAIL DURING A STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

All Other Perils (2% of Coverage A)	\$8,140
Windstorm or Hail (2 % of Coverage A)	\$8,140
Loss Assessment Property Damage	\$500

Mortgagees & Other Interests:

Mortgagee: _____

Basic Rating Information:

Territory 18	County HARRIS	Construction Year 2006	Construction Type Masonry Veneer	Roof Shape Hip	Roof Age 2 Years
Public Protection Class 1	Rating Tiers Cat/Non-Cat 9	Structure Type Single Family (free standing)	Opening Protection Unknown	Fire Protection Device None	Theft Protective Device None



Policy Number:
TXF862525400

Premium Summary:

Hurricane Premium	\$1,852
Non-Hurricane Premium	\$687

Policy Forms and Endorsements

- DP 00 03 07 14 - Dwelling Property Special Form
- DC2821301 05 16 - Special Provisions - Texas
- DC2821302 05 16 - Special Provisions - Texas
- TXRECIP 01 21 Special Provisions and Definitions - Texas
- DP 05 50 12 03 - Exclusion of Residential Community Property Clause - Texas
- DC28DEDPN 01 17 - Important Deductible Information Advisory Notice
- PC328 CD-1 REV. 07/10 - Use of Credit Information Disclosure
- DC48EXPN 02 21 - Exclusions - Advisory Notice To Policyholders
- BRHO REV 2012 - Texas Consumer Bill of Rights
- DC2851701 12 16 - Limited Fungi or Microbes Coverage - Texas
- DL P 003 07 14 - No Coverage for Home Day Care Business Advisory Notice to Policyholders
- DC4853401 01 21 - Screened Or Tent Like Structure Exclusion And Limited Coverage Endorsement
- DP 05 37 01 15 - Cap on Losses from Certified Acts of Terrorism
- DP 12 01 12 03 - Sworn Statement in Proof of Loss - Texas
- DP 03 12 07 14 - Windstorm or Hail Percentage Deductible
- DC2853601 05 16 - Limited Foundation Coverage - Texas
- DP 04 45 11 15 - Limited Water Back-Up and Sump Discharge or Overflow Coverage - Texas
- DL 24 01 07 14 - Personal Liability
- DL 24 03 07 14 - Personal Liability Schedule
- DC4650201 10 20 - Coverage D – Fair Rental Value And Coverage E – Additional Living Expense - Limit Of Liability
- DL 24 11 07 14 - Premises Liability
- DL 24 87 01 15 - Cap on Losses from Certified Acts of Terrorism
- DC2061501 05 14 - Swimming Pool Liability Exclusion
- DC0721301 03 12 - Act of Tenant or Guest of Tenant Exclusion
- DP 04 63 07 14 - Loss Assessment Property Coverage

Countersignature:

Countersigned by Authorized Representative:	Tom Wixted	Date: May 23, 2022
--	------------	---------------------------

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.