



Galveston Insurance Associates  
 PO Box 16767  
 Galveston, TX 77552-6767

**New Declaration**  
 Homeowners Policy  
 Issue Date: 07/11/2022

**Total Policy Premium**  
**\$740.19**

**Named Insured**

Brian Bateman  
 Karin Bateman  
 10 CURIOSITY LN  
 GALVESTON, TX 77554

Policy Number	Policy Period	Coverage is provided by the following Company
1001493105	08/23/22 - 08/23/23	Meridian Security

The Premises covered by this policy is located at the address below. Policy Period begins 12:01 am standard time at the residence premises.

**Insured Location:**

10 CURIOSITY LN  
 GALVESTON, TX 77554



**Questions?**

Visit us at [StateAuto.com](http://StateAuto.com)  
 or call (800) 288-4425  
 customer service.

Contact your independent  
 agent at (409) 740-1251.

**Your Coverages**

Section I Property Coverage	Limit	Premium
A. Dwelling	\$368,000	\$463.93
B. Other Structures	\$73,600	Included
C. Personal Property	\$276,000	Included
D. Loss of Use	Unlimited for 24 months	Included
Section II Liability Coverages	Limit	Premium
E. Personal Liability	\$500,000	Included
F. Medical Payments	\$5,000	Included

Coverage at the above described location is provided only where a limit of liability or a premium is stated.

**Additional Coverages**

Coverages	Limit	Premium
Foundation Coverage		\$12.83
Home System Protection (\$500 Deductible)	See Form for Limit	\$83.02
HomeXtend Coverage		Included
Identity Fraud Expense Coverage		Included
Personal Injury		Included
Premier Option Homeowner Endorsement		Included
Service Line Coverage (\$500 Deductible)	See Form for Limit	\$25.00
Water Backup and Sump Overflow - (\$1,000 Deductible)	\$25,000	\$150.00



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  
 0084467  
 9/21/21  
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
 AMENDED EFFECTIVE: 8/23/21

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1152096189 00	1152096189	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 8/23/21 To: 8/23/22 12:01 am Standard Time	09/21/2021	0084467	

Agent (409)740-1251  
 GALVESTON INSURANCE ASSOCIATES  
 PO BOX 16767  
 GALVESTON TX 77552-6767

BRIAN BATEMAN  
 KARIN BATEMAN  
 10 CURIOSITY LN  
 GALVESTON TX 77554-7819

Property Location (if other than above)  
 10 CURIOSITY LN, GALVESTON TX 77554

Address may have been changed in accordance with USPS standards.

**Rating Information**

Original New Business Effective Date: 8/23/2021  
 Flood Risk/Rated Zone: AE  
 Grandfathered: No

Building Occupancy: Single Family  
 Primary Residence: Y  
 Condo Type: N/A  
 Community #: 485469 Map Panel/Suffix: 0438 G  
 Community Rating: 06 / 20% Program Status: Regular  
 Community Name: GALVESTON, CITY OF

Number of Floors: Two Floors  
 Building Indicator: Elevated  
 Basement/Enclosure/Crawlspace:  
 No Enclosure or Crawlspace  
 Elevation Difference: 2

**Coverage Deductible Annual Premium**

BUILDING	\$250,000	\$5,000	\$416.00
CONTENTS	\$100,000	\$5,000	\$185.00
ANNUAL SUBTOTAL:			\$601.00
DEDUCTIBLE DISCOUNT/SURCHARGE:			- \$151.00
ICC PREMIUM:			\$6.00
COMMUNITY RATING DISCOUNT:			- \$91.00
SUB-TOTAL:			\$365.00
RESERVE FUND ASSESSMENT:			\$66.00
PROBATION SURCHARGE:			\$0.00
FEDERAL POLICY SERVICE FEE:			\$50.00
HFIAA SURCHARGE:			\$25.00

**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: First Mortgagee TOTAL WRITTEN PREMIUM AND FEES: \$506.00

**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](http://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 Templeton-Jones*  
 Patricia Templeton-Jones, President

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Company



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

Policy Number: TWIA-001130802-01

Policy Period: Aug 23, 2021, to Aug 23, 2022  
 12:01 A.M. Standard Time at the property location  
 Amended Declarations Page Effective: September 18, 2021

**Name and Mailing Address of Agent:**

Galveston Insurance Associates  
 P.O. Box 16767  
 Galveston, TX 77552-6767

**Name and Mailing Address of Insured:**

Brian & Karin Bateman  
 4885 Upper Meadow Dr  
 Frisco, TX 75036-3957

**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 :** Brian & Karin Bateman

**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 hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence %	Per Item / Per Occurrence Deductible Amt	Form Number	Limit of Liability	Premium	
1	A	<b>Property Description: Single Family Dwelling</b> 10 Curiosity Lane, Galveston, Galveston County, TX, 77554  <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Seaward.RiskCategoryII IRC2018)      -\$1,162.00 Increased Cost of Construction (10%)                      \$354.00 Personal Property Replacement Cost                      \$145.00 Indirect Loss    \$332.00  <i>Item #1-A forms: 320 802 431 220 800</i>	80%	1%	\$3,600			\$360,000.00	\$3,404.00
1	B	<b>Description: Personal Property located at:</b> 10 Curiosity Lane, Galveston, Galveston County, TX, 77554  <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Architectural; Occupancy: Primary Dwelling  <i>Adjustment amounts included in the premium for each item:</i> -\$94.00	Nil	1%	\$1,000		\$100,000.00	\$323.00	

	<b>Total Limit / Total Premium:</b>	<b>\$460,000.00</b>	<b>\$3,727.00</b>
Pro rata Additional Surcharges: \$0.00	<b>Total ICC Premium:</b>	<b>\$354.00</b>	
	<b>Total Surcharges:</b>		<b>\$0.00</b>
	<b>Total Premium + Total Surcharges:</b>		<b>\$3,727.00</b>

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.)

**COVERAGES - Windstorm and Hail Only**

Attached to and forming part of Policy Number: TWIA-001130802-01

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 hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence Deductible %   Amt	Form Number	Limit of Liability	Premium
		Building Code Credit (Seaward.RiskCategoryII IRC2018)					
		Personal Property Replacement Cost	\$15.00		365		
		Indirect Loss	\$33.00		320		
Item #1-B forms: 320 365							
----- End of Items Schedule -----							

Additional Interests		Attached to and forming part of Policy Number 001130802-01			
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.					
Name and Address	Interest Type	Instrument #	Item #		
BSI Financial Services 314 S Franklin St 2nd floor Titusville, PA 16354-2168	Mortgagee	Loan # 1301101126	1A, 1B		
----- End of Additional Interests List -----					