

Homeowners Declaration Page

Named Insured:

GREGORY NEWTON
PO BOX 3386
GALVESTON, TX 77552-0386

Effective Date of This Transaction: 11/17/2022

Activity of This Transaction: Renewal

Residence Premises:

4126 3RD ST
GALVESTON, TX 77554-

Total Policy Premium: \$936
Policy Number: TXL890097

Agent:
Brad Spurgeon Insurance Agency
1118 14th St North
Texas City, TX 77590

Agent Code: 413398
For Policy Service, Call: (409)945-4746
To File a Claim, Call: 866-274-5677

Policy Period: From: 11/17/2022 To: 11/17/2023
(At 12:01 AM Standard Time at the residence premises)

Plan Type: HOH

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability		Limit	Premium
SECTION I:	A. Dwelling Coverage	\$461,000	21799.45
	B. Other Structures	\$46,100	Included
	C. Personal Property	\$184,400	-979.98
	D. Loss of Use	\$92,200	Included
SECTION II:	E. Personal Liability - Each Occurrence	\$500,000	35.00
	F. Medical Payments to Others - Each Person	\$5,000	10.00
OTHER COVERAGES AND ENDORSEMENTS: (Printed on the following page)			
DEDUCTIBLE:	Other Covered Perils:	1% - \$4610	
	Wind & Hail:	N/A	
Certain coverages carry a separate deductible			
	Equipment Breakdown Coverage	\$500	

Special Messages: OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY - REFER TO YOUR POLICY FOR DETAILS

**A MINIMUM EARNED PREMIUM OF \$50 APPLIES TO ALL POLICIES REGARDLESS OF HOW LONG THE POLICY IS IN FORCE.
THIS IS NOT REFUNDED WHEN THE POLICY IS CANCELLED.**

THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES.

Mortgagee:

1st Mortgagee

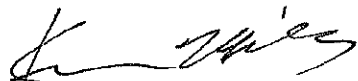
Network Funding LP ISAOA

P.O. Box 961292

Fort Worth, TX 76161

Loan #1466525142 Escrow: Yes

2nd Mortgagee



Countersigned by Authorized Representative

St. Petersburg, FL

Date: 09/19/2022

Named Insured(s): GREGORY NEWTON

Policy Number: TXL890097

Other Coverages and Endorsements:		Form Number	Limit	Premium
Homeowners Protection Policy		ASI HOH TX 09 20		4237.98
PC / Construction Factor				870.76
Personal Prop Replmnt Cost		ASI HO TX PPRC 07 19		-37.03
Household Factor				-1.04
Number of Residents				-92.86
Paid in Full Discount				56901.00
Distance to Nearest Major Body of Water				-2662.90
Tier Factor Premium				-1224.23
Roof Material				-11978.51
Claims Free Discount				-34.44
New Purchase Discount				-5.63
Burglar Protection		ASI HO PAFS 06 15		-5.52
Updated Home				678.53
Age of Dwelling				-252.71
Square Footage				-96.23
All Other Perils Deductible			4610	-68138.18
Exclude Wind/Hail		ASI HO TX WHE 06 15		54.80
Hidden Seepage or Leakage		ASI HO TX HSL 04 19	20000	439.01
Total Water Peril Premium				90.00
Policy Fee				-10.00
E-Policy (Paperless)				40.00
Equipment Breakdown Endorsement		ASI HO EQB 10 19	100000	71.35
Number of Stories				1226.96
Increased Repl Cost on Dwelling		ASI HO IRC2 10 19	230500	Included
Ordinance or Law			46100	

Scheduled Items:		Value	Premium
Category	Description of Property		

Additional Insured:

Additional Interest:

Interest:

Interest:

Named Insured(s): GREGORY NEWTON

Policy Number: TXL890097

Rating Information:

Construction Type:	Frame	Total Square Feet:	1,408
Type of Residence:	Single Family	ASI Territory:	084
Year Built:	1995	County:	GALVESTON
Year Roof:	2012		

Special Conditions:

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY.
THESE INCLUDE, AMONG OTHERS:

1. LIMITED LIABILITY FOR WATERCRAFT AND RECREATIONAL VEHICLES
2. NO LIABILITY COVERAGE FOR PROHIBITED ANIMALS

Notes:

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION.

Insurance is effected with
Indian Harbor Insurance Company.
Percentage: 100%

Transaction Type: Renewal
Policy Number: ASR3265708
Transaction Effective Date: 11/17/2022
Flood Zone: VE
Foundation: Stilts or Pilings-Enclosure with Vents
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
NEPTUNE FLOOD INCORPORATED
PO BOX 120562
DEPT 0562
DALLAS, TX 75312-0562
For payment questions call
(727)202-4815

Effective from 11/17/2022 to 11/17/2023, both days at 12:01 am

Form: Dwelling
Property Location:
4126 3RD ST
GALVESTON, TX 77554
County: GALVESTON

Agent Information: Brad Spurgeon Insurance
Agency
1118 14th Street N, Texas City, TX 77590
Email: mindym@bradspurgeonins.com
Phone: (409)945-4746
Agent Number: FL3195

Named Insured(s): Gregory Newton
Mailing Address:
PO Box 3386
GALVESTON, TX 77552 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$3,625.00
	B. Personal Property	\$0	\$0.00
	C. Other Coverages		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	D. Increased Cost of Compliance	\$30,000	Included
	E. Replacement Cost on Contents	No	\$0.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	No	\$0.00
	Building / Contents Deductible*	\$10,000 / \$10,000	\$-725.00

*In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

Forms attached hereto: PFD001 2019 08
XL ALSOP 0118 NRF MEP
PN CW 01 0719 PN TX 01 0520
PN CW 02 0119 NRF POL
PN CW 05 0519
IL MP 9104 0314 IHIC

Total Annual Premium \$2,900.00
Policy Fee \$125.00
Surplus Lines Tax \$146.71
Stamping Fee \$2.27
Total Policy Charges \$3,173.98

IN THE EVENT OF A CLAIM:
Peninsula Insurance Bureau
2842 Lent Road
Apopka, FL 32712
Phone: (877)420-3689
Email: neptune@pibadjusters.com

First Mortgagee:
Network Funding LP
ISAOA
P.O. Box 961292
Fort Worth, TX 76161-0292

Reference #: 1466525142

SPECIAL PROVISIONS:

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION. THIS POLICY CANNOT BE CANCELLED WITHOUT A VALID REASON AFTER INCEPTION, PLEASE REFER TO YOUR POLICY FOR THE CANCELLATION PROVISIONS.

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85% percent tax on gross premium.

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701
License Info: License #: **2489793**, Dated: 9/3/2022, Signature of Surplus Lines Agent: 