

CERTAIN UNDERWRITERS AT LLOYD'S

B08313305442021
HO-3 Special

DECLARATIONS PAGE - HOMEOWNERS POLICY

Policy Number: AHC0000488
 Prior Policy Number: LHC0000220
Policy Period Amended 7/1/2022
 From: 3/21/2022 To: 3/21/2023
 At 12:01 am standard time at location of residence premises

Bill To: Agency **For questions regarding your policy, contact:**

Named Insured	For questions regarding your policy, contact:
James Gillard, Keeya Gillard 6625 WOODRIDGE DRIVE LUMBERTON, TX 77657	GABOUREL INSURANCE AGENCY INC 6454 CONCORD RD BEAUMONT, TX 77708 P. (409) 898-2693 Agent Code: 1127

Insured Location
3412 Sand Bar Drive, Crystal Beach, TX 77650 US :: Galveston County

Coverages & Limits of Liability		
Coverage	Limit	Premium
Section I		
A - Dwelling	\$ 400,000	\$ 3,614.00
B - Other Structures	\$ 40,000	INCLUDED
C - Personal Property	\$ 98,000	INCLUDED
Personal Property Off Premises	\$ 5,000	INCLUDED
Section II		
E - Personal Liability	\$ 300,000	\$ 100.00
F - Medical Payments	\$ 5,000	\$ 30.00

Other coverages, endorsements, exclusions & credits (details listed on the following pages) \$ -2,363.00

Deductible(s)	Premium
Deductible - Other Covered Perils: 1% minimum \$1,000	INCLUDED

Issued by R-T Specialty, LLC. Houston, Texas  Countersigned by Authorized Representative	Policy Premium	\$ 1,381.00
	Fully Earned Policy Fee	\$ 160.00
	State Tax	\$ 74.74
	Stamping Fee	\$ 1.16
	Total Policy Premium Full Term	\$ 1,616.90

1st Mortgagee	2nd Mortgagee
WELLS FARGO BANK NA #936 ISAOA ATIMA PO BOX 100515 FLORENCE, SC 29502-0515	

Loan # 0543802383 Loan #

Mailed to INS 7/29

Named Insured: James Gillard, Keeya Gillard		Policy Number: AHC0000488		
Credits			Premium	
Age of Insured Credit			\$ -67.00	
Loss Free Credit			\$ -81.00	
Underwriting Information				
Construction Type:		Square Footage: 1360		
Roof Material: Composition		Year Built: 2003		
Occupancy: Owner Seasonal		PPC: 4		
Other Coverages, Endorsements and Exclusions		Form Number	Limit	Premium
Declaration Page - Homeowners Policy		HO_DEC (10-18)		
Wind & Hail Exclusion Reminder		ASL WH EX (01-07)		
Lloyd's Certificate		NMA 2868 (08-00)		
Texas Complaint Notice		MC TXCN (12-19)		
Claim Reporting Information		TXCLR (12-20)		
Surplus Lines Claim Handling		MC CLMH (10-17)		
Surplus Lines Endorsement		MC SLE (10-17)		
Cancellation and Non-Renewal Provisions		MC CANC (10-17)		
Homeowners 3 - Special Form		HO 00 03 (05-11)		
Special Provisions - Texas		HO 01 42 (02-17)		
Service of Suit Clause (USA)		LMA5020 (09-05)		
Syndicate List		330544 (05-21)		
Lloyd's Privacy Policy Statement		LSW1135B (06-03)		
Applicable Law (USA)		LMA5021 (09-05)		
Sanction Limitation and Exclusion Clause		LMA3100 (09-10)		
Several Liability Notice		LSW1001 (01-20)		
Fraudulent Claim Clause		LMA 5062 (09-06)		
Biological or Chemical Materials Exclusion		NMA2962 (02-03)		
Electronic Date Recognition Exclusion Clause		NMA2802 (10-01)		
Foundation Exclusion		ME FND (08-18)		
Land, Water and Air Exclusion		NMA2341 (11-88)		
Loss of Use Exclusion		ME LOU (08-18)		
Microorganism Exclusion (Absolute)		LMA5018 (09-05)		
Neglect Exclusion		ME NEGL (10-17)		
Occupancy Endt		MC OCC (06-18)		
Percentage Deductible Calculation		MC PERC (10-17)		
Personal Property Replacement Cost Loss Settlement - Texas		HO 23 04 (05-11)		\$ 49.00
Property Cyber And Data Exclusion		LMA5401 (11-19)		
Radioactive Contamination Exclusion Clause - Physical Damage - Direct (USA)		NMA1191 (07-59)		
Residence Glass		MC GLASS (06-18)		\$ 5.00
Seepage and/or Pollution and/or Contamination Exclusion		NMA2342 (11-88)		
Specific Building Materials Exclusion - Liability		ME SPEL H (08-18)		
Specific Building Materials Exclusion - Property		ME SPEP H (08-18)		
Vacancy / Unoccupancy Exclusion		ME VAC V2 (02-21)		
War and Terrorism Exclusion		NMA2918 (10-01)		
Water Backup & Sump Discharge or Overflow - Texas		HO 04 69 (01-14)	\$ 25,000	INCLUDED
These declarations together with the coverage form and endorsements complete the above numbered policy. We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.				

Named Insured: James Gillard, Keeya Gillard

Policy Number: AHC0000488

Other Coverages, Endorsements and Exclusions	Form Number	Limit	Premium
Water Damage Sublimit	ML WATER (08-18)	\$ 25,000	INCLUDED
Windstorm or Hail Exclusion	HO 04 94 (09-01)		\$ -2,269.00
Animal Exclusion	ME ANIE (10-17)		
Asbestos Endorsement	LMA 5019 (09-05)		
Asbestos Exclusion	ME ASB (10-17)		
Assault & Battery Exclusion	ME ABEX (10-17)		
Communicable Disease Endorsement	LMA 5393 (03-20)		
Communicable Disease Exclusion	CDEXCL (07-06)		
Daycare Exclusion	ME DAYCARE (08-18)		
Hunting Exclusion	ME HUNE (10-17)		
Lead Contamination Exclusion	ME LEAD (10-17)		
Pollution Exclusion	ME POLL (08-18)		
Premises Liability	ML PREM LIAB		
	(08-18)		
Punitive Exemplary Damage Exclusion	ME PUNE (10-17)		
Radioactive Contamination Exclusion Clause-Liability-Direct	NMA 1477 (02-64)		
(U.S.A.)			
Swimming Pool Limitation	ML POOL (10-17)		
Trampoline Exclusion	ME TRA (08-18)		