

Amended Residential Declarations Page

Texas Windstorm Insurance Association

P.O. Box 99090 Austin, Texas 78709-9090

Policy Number: TWIA-000710395-06

Policy Period: Mar 23, 2022, to Mar 23, 2023

12:01 A.M. Standard Time at the property location

Amended Declarations Page Effective: July 01, 2022

Name and Mailing Address of Agent:

Gabourel Insurance Agency
6454 Concord Rd
Beaumont, TX 77708

Name and Mailing Address of Insured:

James Gillard
Keeya Gillard
11789 Crestwood St
Lumberton, TX 77657-8831

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 : James Gillard

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 %	Deductible Amt	Form Number	Limit of Liability	Premium
1	A	<p>Property Description: Single Family Dwelling</p> <p>3412 Sand Bar Dr., Crystal Beach, Galveston County, TX, 77650</p> <p><i>Underwriting Details:</i></p> <p>Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Secondary Dwelling</p> <p><i>Adjustment amounts included in the premium for each item:</i></p> <p>Building Code Credit (Seaward.Seaward WRC) -\$1,090.00</p> <p>Personal Property Replacement Cost \$141.00</p> <p>Indirect Loss \$125.00</p> <p>Deductible 2% -\$702.00</p> <p><i>Item #1-A forms: 320 802 220 800</i></p>	80%	2%	\$8,000	365 320	\$400,000.00	\$2,246.00
1	B	<p>Description: Personal Property located at:</p> <p>3412 Sand Bar Dr., Crystal Beach, Galveston County, TX, 77650</p> <p><i>Underwriting Details:</i></p> <p>Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Secondary Dwelling</p>	Nil	1%	\$350		\$35,000.00	\$114.00

Pro rata Additional Surcharges: \$0.00	Total Limit / Total Premium:	\$435,000.00	\$2,360.00
Pro rata Additional Premium: \$923.00	Total Surcharges:		\$0.00
	Total Premium + Total Surcharges:		\$2,360.00

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.)

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000710395-06

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<p><i>Adjustment amounts included in the premium for each item:</i></p> <table> <tr> <td>Building Code Credit (Seaward.Seaward WRC)</td> <td></td> <td></td> <td>-\$30.00</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Personal Property Replacement Cost</td> <td></td> <td></td> <td>\$5.00</td> <td></td> <td>365</td> <td></td> <td></td> </tr> <tr> <td>Indirect Loss</td> <td></td> <td></td> <td>\$4.00</td> <td></td> <td>320</td> <td></td> <td></td> </tr> </table> <p><i>Item #1-B forms: 320 365</i></p> <p>----- End of Items Schedule -----</p>								Building Code Credit (Seaward.Seaward WRC)			-\$30.00					Personal Property Replacement Cost			\$5.00		365			Indirect Loss			\$4.00		320		
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<p>Additional Interests Attached to and forming part of Policy Number 000710395-06</p> <p>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.</p> <table> <thead> <tr> <th>Name and Address</th> <th>Interest Type</th> <th>Instrument #</th> <th>Item #</th> </tr> </thead> <tbody> <tr> <td>Wells Fargo Bank NA #936 ISAOA/ATIMA PO Box 100515 Florence, SC 29502-0515</td> <td>Mortgagee</td> <td>Loan # 0543802383</td> <td>1A, 1B</td> </tr> </tbody> </table> <p>----- End of Additional Interests List -----</p>								Name and Address	Interest Type	Instrument #	Item #	Wells Fargo Bank NA #936 ISAOA/ATIMA PO Box 100515 Florence, SC 29502-0515	Mortgagee	Loan # 0543802383	1A, 1B																
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