

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

Policy Number: TWIA-000776914-05

Policy Period: Nov 17, 2021, to Nov 17, 2022
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Brad Spurgeon Insurance Agency Inc
 1118 14th St N
 Texas City, TX 77590

Name and Mailing Address of Insured:

Pete Sixsmith
 3921 Mendocino Dr
 Galveston, TX 77554-7784

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 : Pete Sixsmith

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		Form Number	Limit of Liability	Premium											
			%		%	Amt														
1	A	<p>Property Description: Single Family Dwelling</p> <p>3921 Mendocino Drive, Galveston, Galveston County, TX, 77554</p> <p><i>Underwriting Details:</i></p> <p>Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling</p> <p><i>Adjustment amounts included in the premium for each item:</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 80%;">Building Code Credit (Seaward.Seaward IRC)</td> <td style="text-align: right;">-\$833.00</td> <td></td> </tr> <tr> <td>Increased Cost of Construction (5%)</td> <td style="text-align: right;">\$142.00</td> <td style="text-align: right;">431</td> </tr> <tr> <td>Personal Property Replacement Cost</td> <td style="text-align: right;">\$97.00</td> <td style="text-align: right;">365</td> </tr> <tr> <td>Indirect Loss</td> <td style="text-align: right;">\$89.00</td> <td style="text-align: right;">320</td> </tr> </table> <p><i>Item #1-A forms: 320 802 431 220 800</i></p>	Building Code Credit (Seaward.Seaward IRC)	-\$833.00		Increased Cost of Construction (5%)	\$142.00	431	Personal Property Replacement Cost	\$97.00	365	Indirect Loss	\$89.00	320	80%	1%	\$2,580		\$258,000.00	\$2,172.00
Building Code Credit (Seaward.Seaward IRC)	-\$833.00																			
Increased Cost of Construction (5%)	\$142.00	431																		
Personal Property Replacement Cost	\$97.00	365																		
Indirect Loss	\$89.00	320																		
1	B	<p>Description: Personal Property located at:</p> <p>3921 Mendocino Drive, Galveston, Galveston County, TX, 77554</p> <p><i>Underwriting Details:</i></p> <p>Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling</p> <p><i>Adjustment amounts included in the premium for each item:</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 80%;">Building Code Credit (Seaward.Seaward IRC)</td> <td style="text-align: right;">-\$23.00</td> <td></td> </tr> </table>	Building Code Credit (Seaward.Seaward IRC)	-\$23.00		Nil	1%	\$250		\$25,000.00	\$75.00									
Building Code Credit (Seaward.Seaward IRC)	-\$23.00																			

Total Limit / Total Premium:	\$283,000.00	\$2,247.00
Total ICC Premium:	\$142.00	
Total Surcharges:		\$0.00
Total Premium + Total Surcharges:		\$2,247.00

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number: TWIA-000776914-05

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
		Personal Property Replacement Cost	\$4.00		365		
		Indirect Loss	\$3.00		320		
		<i>Item #1-B forms: 320 365</i>					
		----- End of Items Schedule -----					