



THE HARTFORD
COMISKEY CAPITAL INS AGCY INC
401 TIKI DR
GALVESTON, TX 77554

Agency Phone: (409) 935-0086

NFIP Policy Number: 006234577
Company Policy Number: 062345772020
Agent: COMISKEY CAPITAL INS AGCY INC

Payor: INSURED
Policy Term: 01/04/2023 12:01 AM - 01/04/2024 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
(800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

[REDACTED]

INSURED NAME(S) AND MAILING ADDRESS

[REDACTED]

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

205 SAMPAN DR
GALVESTON, TX 775547178

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION: 03/15/1979
CURRENT FLOOD ZONE: VE
FIRST FLOOR HEIGHT (FEET): 8.3
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: PROSPERITY BANK
1515 W GRAND PKWY S KATY, TX 77494-8256

LOAN NO: 72008613

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

COVERAGE DEDUCTIBLE

BUILDING: \$250,000 \$10,000
CONTENTS: \$50,000 \$10,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$3,740.00
CONTENTS PREMIUM:	\$1,301.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$5,116.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$5,116.00
RESERVE FUND ASSESSMENT:	\$921.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$6,109.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Douglas Elliot
Doug Elliot, President

Terence Shields
Terence Shields, Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 21412273

Page 1 of 1



DocID: 178887212

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

Policy Number: TWIA-001132566-02

Policy Period: May 20, 2022, to May 20, 2023
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Comiskey Capital Insurance Agency Inc
 401 Tiki Dr
 Tiki Island, TX 77554

Name and Mailing Address of Insured:



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 :

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	Property Description: Single Family Dwelling 1239 Hawaii, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (5%) \$184.00 Personal Property Replacement Cost \$286.00 Indirect Loss \$184.00 Deductible 5% -\$3,373.00 <i>Item #1-A forms: 320 802 431 220 800</i>	80%	5% \$25,400	431	\$508,000.00	\$2,814.00
1	B	Description: Personal Property located at: 1239 Hawaii, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$20.00 Indirect Loss \$13.00	Nil	5% \$5,000	365	\$100,000.00	\$184.00

Total Limit / Total Premium: \$608,000.00 \$2,998.00
Total ICC Premium: \$184.00
Total Surcharges: \$0.00
Total Premium + Total Surcharges: \$2,998.00

(This policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)
 678000447_109.0.0_PRODUCTION_1_43724827: Insured

HOMEOWNER POLICY DECLARATION

Renewal of
HOS1309479



SCOTTSDALE INSURANCE COMPANY

Policy Number
HOS1947805

Home Office:
One Nationwide Plaza ■ Columbus, Ohio 43215
Administrative Office:
8877 North Gainey Center Drive ■ Scottsdale, Arizona 85258
1-800-423-7675
A STOCK COMPANY

Named Insured and Mailing Address:

[REDACTED ADDRESS]

Producer:
COMISKEY CAPITAL INS AGENCY INC

401 TIKI DR
TIKI ISLAND, TX 77554

Agent Number: 42001 **Program No.:** NONE

Policy Period: From: 05/20/2022 To: 05/20/2023 **Term:** 365 DAYS

12:01 A.M. Standard Time at the Described Location.

This insurance applies to the Described Location, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a premium is stated.

The Residence Premises: 1239 HAWAII GALVESTON TX 77554

<u>Property Coverages:</u>	<u>Limits of Liability</u>	<u>Premiums</u>
A - Dwelling	\$ 518,960	\$ 1,187
B - Other Structures	\$ 0	\$ NOT COV'D
C - Personal Property	\$ 100,000	\$ 229
D - Loss of Use	\$ 0	\$ NOT COV'D

<u>Additional Perils Insured Against:</u>	<u>Limits of Liability</u>	<u>Premiums</u>
	\$	\$
	\$	\$

<u>Liability Coverages:</u>	<u>Limits of Liability</u>	<u>Premiums</u>
E - Personal Liability	\$ 300,000	\$ 50
	\$	\$
	\$	\$
F - Medical Payments to Others	\$ 5,000	\$ 20

<u>Optional Coverages:</u>	<u>Limits of Liability</u>	<u>Premiums</u>
LOSS ASSESSMENT COVERAGE	\$ 1000	\$ INCL
	\$	\$
No Additional Premium	\$	\$ N/A
	\$	\$
	\$	\$

Deductibles:
Property Deductible(s): 5,190 Wind/Hail: Exclude Earthquake: N/A Personal Liability Deductible:

Form(s) and endorsement(s) made a part of this policy for this location:
SEE SCHEDULE OF FORMS AND ENDORSEMENTS

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location:
N/A

Rating Information: Year of Construction: 1988 Territory: 4 Fire District or Town: GALVESTON
Protection Class: 3 Construction: Frame No. of Families: 1
Occupancy Primary

Policy Totals:		Sub-Total Premium: \$	1,486.00
Billed to:	POLICY FEE	\$	175.00
	POLICY TAX	\$	82.98
	SURPLUS LINES TAX	\$	1.28
	AGENCY FEE	\$	50
		\$	
No flat Cancellations		\$	
	Total Policy Premium:	\$	1,795.26
	Minimum Earned Premium:		25%

THIS DECLARATIONS PAGE, WITH POLICY JACKET, HOMEOWNERS POLICY FORM, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERED HOMEOWNERS POLICY.