



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0100082344	05/04/2023 12:01 a.m.	05/04/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
WILLIAM MANOR HOMES LLC 956 COPACABANA DR CRYSTAL BEACH TX 77650		RACHEL DONALSON INSURANCE AGENCY, LLC - 2292249 1350 HWY 327 E SUITE B SILSBEE TX 77656 (409) 386-2833

**IMPORTANT**

Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.

This policy is 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.

LOCATION INFORMATION						
LOCATION ADDRESS	CONSTRUCTION TYPE	YEAR BUILT	OCCUPANCY	COUNTY	TERRITORY CODE	COASTAL ZONE
956 Copacabana Crystal Beach TX 77650	Frame	2022	Secondary Residence	Galveston	8	Seaward

**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 effective 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.

**COVERAGES SUMMARY**

TOTAL PREMIUM AND SURCHARGES:		\$1,592	
		<i>Minimum earned premium applies</i>	
DWELLING AND PERSONAL PROPERTY		LIMITS	PREMIUMS
<u>Coverage A</u>			
Structure		\$375,000	\$4,084
Deductible 5%		\$18,750	-\$1,686
<u>Coverage B</u>			
Personal Property		\$206,000	\$797
Deductible 5%		\$10,300	-\$355
<u>Indirect Loss Coverage</u>		See Endorsements	\$54
Consequential Loss			

**POLICY FORMS AND ENDORSEMENTS**

<b>NUMBER</b>	<b>EDITION</b>	<b>NAME</b>	<b>LIMIT</b>	<b>PREMIUMS</b>
TWDP	04/01/2020	TWIA Dwelling Policy	N/A	Included
TWIA-220	03/01/2012	Automatic Adjusted Building Cost Endorsement	N/A	Included
TWIA-331	04/30/2021	Extension of Coverage - Consequential Loss	See Form	Included
TWIA-365	11/08/2019	Conversion to Replacement Cost Coverage B (Personal Property)	N/A	\$173
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

**CREDITS AND SURCHARGES**

<b>DESCRIPTION</b>	<b>AMOUNT</b>
Building Code Credit - Personal Property	-\$204
Building Code Credit - Dwelling	-\$1,271

**ADDITIONAL INTERESTS**

**NAME AND ADDRESS:**

Texas First Bank  
3000 FM 1764  
La Marque TX 77568

**INTEREST TYPE:** Mortgagee

**MORTGAGE POSITION:** First Mortgage

**LOAN NUMBER:** 70222127