



Payment Coupon

If paying by mail, please detach and return the payment coupon below with your payment. Once payment and payment coupon are received, your renewal will be processed according to TWIA underwriting guidelines.

Renewal policies will go into effect without a lapse in coverage if payment is received on or before the expiration date of the existing policy, or if payment is mailed on or before the expiration date of the existing policy by one of the following methods:

- USPS Registered Mail
- USPS Certified Mail
- USPS Priority Mail Express
- Regular mail that is hand cancelled by USPS
- Other services that provide acceptable, traceable proof of mail date

NOTICE: All payments mailed by the above methods must be mailed to TWIA at 5700 South Mopac Expressway, Building A, Austin, TX 78749. They will not be accepted at the post office box address listed on the payment coupon.

ONLINE PAYMENTS: Please visit www.twia.org/payments to pay online. You will need your TWIA Online Account Number below. TWIA's underwriting guidelines still apply.

Your TWIA Online Account Number is: 000700388

854000194_11.0.0_PRODUCTION_53_43601814: Insured

Please detach and return this portion with your payment.

Insured:	Richard Wall Hernandez, Emmanuel Wall Hernandez
Reference Number:	001024162-03
Amount Due:	\$1,712.00
Total Due	\$1,712.00

Please indicate the reference number on your check.

Make checks payable, and remit payment, to:

Texas Windstorm Insurance Association
PO Box 843146
Dallas, Texas 75284-3146

100000102416203000000000171200

Residential Renewal Offer Summary

Texas Windstorm Insurance Association

Reference Number: 001024162-03

Requested Renewal Period: Jun 29, 2022 at 12:01 a.m. CT
to Jun 29, 2023 at 12:01 a.m. CT

Name and Mailing Address of Agent:

Goosehead Insurance Agency LLC
1500 Solana Blvd
Bldg 4, Ste 4500
Westlake, TX 76262

Name and Mailing Address of Insured:

Richard Wall Hernandez
Emmanuel Wall Hernandez
9858 Mills Field Dr
Houston, TX 77070-1181

Insured : Richard Wall Hernandez

COVERAGES - Windstorm and Hail Only

Item No.	Coverage A/B	Property and Form Description	Co-Ins %	Per Item / Per Occurrence	Deductible % Amt	Form Number	Limit of Liability	Premium	
1	A	Property Description: Single Family Dwelling 4820 Avenue P 1/2, Galveston, Galveston County, TX, 77551 Building: 1, Unit: 1 Actual Cash Value: \$96,214.00, Replacement Cost: \$179,933.00, Square Footage: 1328, Year Built: 1957 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shinges, Architectural; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$101.00 Indirect Loss \$65.00 Deductible 2% -\$506.00 Item #1-A forms: 320 802 220 800	80%	2%	\$3,600			\$180,000.00	\$1,621.00
1	B	Description: Personal Property located at: 4820 Avenue P 1/2, Galveston, Galveston County, TX, 77551 Building: 1, Unit: 1 Square Footage: 1328, Year Built: 1957 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shinges, Architectural; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$5.00 Indirect Loss \$3.00 Deductible 2% -\$12.00	Nil	2%	\$500			\$25,000.00	\$91.00

Total Limit / Total Premium: \$205,000.00 \$1,712.00

Total Surcharges: \$0.00

Total Premium + Total Surcharges: \$1,712.00

Item No.	Coverage A/B	Property and Form Description	Co-Ins %	Per Item / Per Occurrence Deductible % Amt	Form Number	Limit of Liability	Premium								
Item #1-B forms: 320 365															
----- End of Items Schedule -----															
<p>Additional Interests Attached to and forming part of Policy Number 001024162-03</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 border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name and Address</th> <th style="text-align: left;">Interest Type</th> <th style="text-align: left;">Instrument #</th> <th style="text-align: left;">Item #</th> </tr> </thead> <tbody> <tr> <td>Truist Bank ISAOA/ATIMA PO Box 7952 Springfield, OH 45501-7952</td> <td>Mortgagee</td> <td>Loan # 0060261906</td> <td>1A, 1B</td> </tr> </tbody> </table>								Name and Address	Interest Type	Instrument #	Item #	Truist Bank ISAOA/ATIMA PO Box 7952 Springfield, OH 45501-7952	Mortgagee	Loan # 0060261906	1A, 1B
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----- End of Additional Interests List -----															

Renewal Information

This renewal offer is based on information TWIA has available through an existing policy and is a preliminary indication of forms and rates for a subsequent year of coverage. This offer is being made so that you can continue your coverage with TWIA more easily, but this offer is not a policy contract. TWIA assumes no responsibility and has no liability for the failure of you or your agent to effect uninterrupted coverage. Coverage will not be bound unless TWIA receives payment prior to June 29, 2022.

IMPORTANT LEGAL NOTICES:

Evidence of Declination

By accepting TWIA's renewal offer, you affirm that you or your agent has proof that an insurer has declined to provide wind and hail property coverage to you. This is commonly referred to as a declination. You or your agent must obtain a declination every three years to maintain eligibility for coverage through TWIA.

NOTE: The declination may either be:

- a refusal to offer new or renewal wind and hail coverage on the property, or
- a refusal to offer basic insurance sought by the policyholder that is substantially equivalent to that offered by TWIA.

For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA. More information on this requirement is available online at: www.twia.org/twia-declination-requirements.



Flood Insurance Requirement

In order to be eligible for a TWIA policy, properties located in specified flood zones must provide proof of flood insurance coverage when the following criteria are met:

1. The structure was constructed, altered, remodeled, or enlarged, on or after September 1, 2009;
2. All or any part of the insured property is located within one of the designated National Flood Insurance Program flood zones (V, VE or V1 - V30); and
3. Flood insurance is available for the property under the National Flood Insurance Program.

By accepting TWIA's renewal offer, you affirm that if your property meets the criteria listed above, you have provided proof of flood insurance coverage to your agent. This proof of insurance coverage must be made available to TWIA, if specifically requested. More information on this requirement is available online at: www.twia.org/twia-flood-requirements.

90 Day Minimum Retained Premium

Cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.

Surcharges

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. Surcharges are non-refundable.

Date generated: April 30, 2022

