



SMI AGENCY
1802 BROADWAY ST STE 118
GALVESTON, TX 77550

Agency Phone: (409) 765-9515

NFIP Policy Number: 0000231276
Company Policy Number: 0000231276
Agent: JULIA SHAW

Policy Term: 02/27/2022 12:01 AM through 02/27/2023 12:01 AM
Renewal Billing Payor: FIRST MORTGAGEE

To report a claim visit or call us at: <https://Nationalgeneral.manageflood.com>
(877) 254-6819

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS

GARY DEEN DAVIS
11647 ZINGLEMAN RD
GALVESTON, TX 77554-9561

INSURED NAME(S) AND MAILING ADDRESS

GARY DEEN DAVIS
11647 ZINGLEMAN RD
GALVESTON, TX 77554-9561

COMPANY MAILING ADDRESS

INTEGON NATIONAL INSURANCE COMPANY
PO BOX 912063
DENVER, CO 80291-2063

PROPERTY LOCATION

11647 ZINGLEMAN RD
GALVESTON, TX 77554-9561

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 02/27/2017
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: SINGLE FAMILY
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
BUILDING TYPE: TWO FLOORS
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 04/01/1970
COMMUNITY NUMBER: 485469 0507 G REGULAR PROGRAM
COMMUNITY NAME: GALVESTON, CITY OF
CURRENT FLOOD ZONE: VE
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: VE
ELEVATION DIFFERENCE: N/A
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: BOKF NA DBA BANK OF TEXAS ISAOA
P O BOX 1550 SPRINGFIELD, OH 45501-1550

LOAN NO: 0080246114

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY:

PREMIUM CALCULATION — Pre-FIRM Subsidized

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$164,000	\$5,000	\$60,000	1.650	\$104,000	2.910	(\$763.00)	\$3,253.00
CONTENTS	\$25,000	\$5,000	\$25,000	2.050	\$0	4.950	(\$97.00)	\$416.00

Coverage limitations may apply. See your policy form for details.

	Standard
ANNUAL SUBTOTAL:	\$3,669.00
INCREASED COST OF COMPLIANCE:	\$56.00
COMMUNITY RATING DISCOUNT:	20% (\$745.00)
RESERVE FUND ASSESSMENT:	18.0% \$536.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$3,516.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$3,591.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Peter Rendall / President

Rhonda Ferguson / 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 INTEGON NATIONAL INSURANCE COMPANY

Company NAIC: 29742



File: 18402336

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DocID: 153860755

CONVEX INSURANCE UK LIMITED

B0831NA0025021
HO-3 Special

DECLARATIONS PAGE - HOMEOWNERS POLICY

Policy Number: CXHC0002469
 Prior Policy Number: CXHC0000526
Policy Period Amended 2/27/2022
 From: 2/27/2022 To: 2/27/2023
 At 12:01 am standard time at location of residence premises

Bill To: Mortgagee **For questions regarding your policy, contact:**

Named Insured
 Gary Deen Davis
 11647 ZINGELMANN ROAD
 GALVESTON, TX 77554

SMI AGENCY
 1802 BROADWAY ST #118
 GALVESTON, TX 77550
 P. (409) 765-9515 Agent Code: 6748

Insured Location
 11647 Zingelmann Road, Galveston, TX 77554 US :: Galveston County

Coverages & Limits of Liability		
Coverage	Limit	Premium
Section I		
A - Dwelling	\$ 163,977	\$ 1,813.00
B - Other Structures	\$ 16,398	INCLUDED
C - Personal Property	\$ 98,386	INCLUDED
Personal Property Off Premises	\$ 5,000	INCLUDED
D - Loss Of Use	\$ 32,795	INCLUDED
Section II		
E - Personal Liability	\$ 300,000	\$ 100.00
F - Medical Payments	\$ 5,000	\$ 30.00

Other coverages, endorsements, exclusions & credits (details listed on the following pages) \$ -1,164.00

Deductible(s)	Premium
Deductible - Other Covered Perils: 1% minimum \$1,000	INCLUDED
Water Damage Deductible: \$5,000	INCLUDED

Issued by R-T Specialty, LLC. Houston, Texas  Countersigned by Authorized Representative	Policy Premium	\$ 779.00
	Fully Earned Policy Fee	\$ 185.00
	State Tax	\$ 46.75
	Stamping Fee	\$ 0.72
	Total Policy Premium Full Term	\$ 1,011.47

1st Mortgagee	2nd Mortgagee
BOKF, NA dba Bank of Texas ISAOA PO BOX 1550 Springfield, OH 45501	

Loan # 0080246114 Loan #

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

Policy Number: TWIA-000704237-06

Policy Period: Feb 27, 2022, to Feb 27, 2023
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

SMI Agency
 1802 Broadway Ste 118
 Galveston, TX 77550

Name and Mailing Address of Insured:

Gary Deen Davis
 11647 Zingelmann Rd
 Galveston, TX 77554-9561

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 : Gary Deen Davis

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 11647 Zingleman Road, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shinges, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (10%) \$99.00 Personal Property Replacement Cost \$93.00 Indirect Loss \$152.00 Deductible 5% -\$1,099.00 <i>Item #1-A forms: 320 431 220 800</i>	80%	5% \$7,850		\$157,000.00	\$955.00
1	B	Description: Personal Property located at: 11647 Zingleman Road, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 2; Construction: Frame; Roof: Shinges, Architectural; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$5.00	Nil	5% \$1,250		\$25,000.00	\$65.00

Total Limit / Total Premium:	\$182,000.00	\$1,020.00
Total ICC Premium:	\$99.00	
Total Surcharges:		\$0.00
Total Premium + Total Surcharges:		\$1,020.00

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.)