



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 5459398
 7/08/22
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1151486990 05	1151486990	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/10/22 To: 7/10/23 12:01 am Standard Time	07/08/2022	0733868	1151486990

Agent (409)744-7111
 HENRY FREUDENBURG INS AGENCY
 INC
 6202 STEWART RD
 GALVESTON TX 77551-1883
 henryfreudenburgins@hotmail.com

DAVID DAVIS
 PAMELA NICHOLSON
 PO BOX 836
 WAXAHACHIE TX 75168-0836

Property Location (if other than above)
 23111 MIRAMAR CIRCLE, GALVESTON TX 77550

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Single Family
 Building Description: Main Dwelling

Flood Risk: VE
 First Floor Height: 15.3 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 06/08/2017
 Prior NFIP Claims: 0

Property Description: Elevated without Enclosure, 1 floor,
 Frame Construction

Coverage	Deductible	Annual Premium
BUILDING	\$220,000	\$1,510.00
CONTENTS	\$53,000	\$676.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$42.00
 Community Rating Discount: \$406.00
 FULL RISK PREMIUM: \$1,822.00
 DISCOUNTED PREMIUM: \$1,822.00
 Reserve Fund Assessment: \$328.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy Form for details.

TOTAL WRITTEN PREMIUM AND FEES: \$2,447.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0120 0120

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Insured

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

Policy Number: TWIA-000825654-05

Policy Period: May 4, 2022, to May 4, 2023
 12:01 A.M. Standard Time at the property location

Name and Mailing Address of Agent:

Henry Freudenburg Insurance Agency Inc
 6202 Ave S
 Galveston, TX 77551-1871

Name and Mailing Address of Insured:

David Davis
 Pamela Nicholson
 PO Box 836
 Waxahachie, TX 75168-0836

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 : David 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 23111 Miramar Circle, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Building Code Credit (Seaward.Seaward IRC) -\$847.00 Increased Cost of Construction (10%) \$162.00 Personal Property Replacement Cost \$98.00 Indirect Loss \$91.00 Deductible 2.5% -\$669.00 <i>Item #1-A forms: 320 802 431 220 800</i>	80%	2.5% \$6,250		\$250,000.00	\$1,558.00
1	B	Description: Personal Property located at: 23111 Miramar Circle, Galveston, Galveston County, TX, 77554 <i>Underwriting Details:</i> Stories: 1; Construction: Frame; Roof: Shingles, Asphalt/ Fiberglass; Occupancy: Secondary Dwelling	Nil	1% \$300		\$30,000.00	\$97.00

Total Limit / Total Premium:	\$280,000.00	\$1,655.00
Total ICC Premium:	\$162.00	
Total Surcharges:		\$0.00
Total Premium + Total Surcharges:		\$1,655.00

