



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000941092	07/25/2022 12:01 a.m.	07/25/2023 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
JOHN CAFFREY MARY CAFFREY 1502 20TH ST GALVESTON TX 77550-8002		BRAD SPURGEON INSURANCE AGENCY INC BRAD SPURGEON INSURANCE AGENCY INC (12414) 1118 14TH ST N TEXAS CITY TX 77590 (409) 877-7755

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
1502 20TH STREET Galveston TX 77550	Frame	1960	Primary	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:	\$1,578	
	<i>Minimum earned premium applies</i>	
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$237,000	\$2,581
Deductible 5%	\$11,850	-\$1,658
<u>Coverage B</u>		
Personal Property	\$100,000	\$387
Deductible 5%	\$5,000	-\$248
<u>Indirect Loss Coverage</u>	See Endorsements	\$263
Additional Living Expense		
Wind Driven Rain		
Consequential Loss		



Auto, Home & Health Insurance
 BRAD SPURGEON INSURANCE AGENCY INC
 1118 14TH ST N
 TEXAS CITY, TX 77590

Agency Phone: (409) 945-4746

NFIP Policy Number: 0001741300
 Company Policy Number: 0001741300
 Agent: JOHN SPURGEON

Payor: INSURED
 Policy Term: 06/07/2022 12:01 AM - 06/07/2023 12:01 AM
 Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://Nationalgeneral.manageflood.com>
 (888) 598-0296

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
 NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

JOHN CAFFREY
 1502 20TH ST
 GALVESTON, TX 77550-8002

INSURED NAME(S) AND MAILING ADDRESS

JOHN CAFFREY
 1502 20TH ST
 GALVESTON, TX 77550-8002



COMPANY MAILING ADDRESS

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

INSURED PROPERTY LOCATION

1502 20TH ST
 GALVESTON, TX 77550-8002

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: 01/01/1990
 CURRENT FLOOD ZONE: AE
 FIRST FLOOR HEIGHT (FEET): 7.3
 FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: BOKF, N.A., DBA, BANK OF TEXAS ISAOA
 P.O. BOX 1550 SPRINGFIELD, OH 45501

LOAN NO: 0080210854

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY:

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	\$100,000	\$1,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

Full Risk Premium is subject to change. Your property's NFIP flood claims history can affect your premium. For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts. Mitigation discounts apply if there are approved flood vents and/or machinery & equipment is elevated appropriately.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$996.00
CONTENTS PREMIUM:	\$662.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$31.00
MITIGATION DISCOUNT:	(\$57.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$267.00)
FULL RISK PREMIUM:	\$1,345.00
ANNUAL INCREASE CAP DISCOUNT:	(\$878.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$467.00
RESERVE FUND ASSESSMENT:	\$34.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$623.00

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

Peter Rendall

Peter Rendall / President

Rhonda Ferguson

Rhonda Ferguson / Secretary

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

Policy issued by: INTEGON NATIONAL INSURANCE COMPANY

Zero Balance Due - This is Not A Bill

Insurer NAIC Number: 29742



File: 18626494

Page 1 of 1



DocID: 156466412

Printed 05/19/2022