



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0001199089	12/16/2023 12:01 a.m.	12/16/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
ANDRE LANDRY III 7 DOMINION CT FRIENDSWOOD TX 77546-6205		HOMETOWN INSURANCE SOLUTIONS LLC HOMETOWN INSURANCE SOLUTIONS LLC (19364) 4300 FM 2351 RD FRIENDSWOOD TX 77546-2405 (281) 204-8770

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
3730 LAGUNA DRIVE Galveston TX 77554	Brick or Stone Veneer	2005	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:		\$2,372
		<i>Minimum earned premium applies</i>
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$465,000	\$4,382
Deductible 3%	\$13,950	-\$1,298
<u>Coverage B</u>		
Personal Property	\$210,000	\$698
Deductible 3%	\$6,300	-\$223
<u>Indirect Loss Coverage</u>	See Endorsements	\$169
Wind Driven Rain		
Consequential Loss		

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	04/01/2020	TWIA Dwelling Policy	N/A	Included
TWIA-220	03/01/2012	Automatic Adjusted Building Cost Endorsement	N/A	Included
TWIA-321	04/30/2021	Extension of Coverage - Wind Driven Rain	See Form	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	\$185
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit - Personal Property	-\$178
Building Code Credit - Dwelling	-\$1,363

ADDITIONAL INTERESTS

NAME AND ADDRESS: CORNERSTONE HOME LENDING INC ISAOA/ATIMA PO BOX 961254 FORT WORTH TX 76161	INTEREST TYPE: Mortgagee MORTGAGE POSITION: First Mortgage LOAN NUMBER: 1070001312
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A Liberty Mutual Company

AMERICAN ECONOMY INSURANCE COMPANY (A SAFECO Company)
 Administrative office: 175 Berkeley St., Boston, MA 02116 (A stock insurance company.)
HOMEOWNERS POLICY DECLARATIONS

POLICY NUMBER:
 OY8983520

POLICY PERIOD: FROM: NOV. 28, 2023 12:01 A.M.
 TO: NOV. 28, 2024 12:01 A.M.

NAMED INSURED AND MAILING ADDRESS:

ANDRE LANDRY III
 CHRISTI LANDRY
 7 DOMINION CT
 FRIENDSWOOD TX 77546-6205

AGENT:

HIGHPOINT INS GROUP, LLC BR
 4300 FM 2351 RD
 FRIENDSWOOD TX 77546-2405

Valued Homeowners Customer Since: NOV. 28, 2021

INSURED LOCATION:

3730 LAGUNA DR
 GALVESTON TX 77554-3305

POLICY SERVICE INFORMATION:

TELEPHONE: (281) 204-8770
 E-MAIL: CARRIERADMIN@HPIGRP.COM
 WEBSITE: www.safeco.com

IMPORTANT MESSAGES

- Your policy has changed effective November 28, 2023.
- The dollar amount of each percentage deductible is calculated by multiplying the Coverage A, B or C limit of liability shown in your Declarations by the deductible percentage amount. As a result, the calculated dollar amount of each percentage deductible will increase if the Coverage A, B or C limit of liability increases and will decrease if the Coverage A, B or C limit of liability decreases.
- The perils of wind and hail are excluded from this policy.

LIMITS OF LIABILITY

(Policy Section I - Property Coverages and Section II - Liability Coverages)

Coverage A — Dwelling	Coverage B — Other Structures	Coverage C — Personal Property	Coverage D — Additional Living Expense	Coverage E — Personal Liability	Coverage F — Medical Payments
\$570,000	\$57,000	\$285,000	\$114,000	\$500,000	\$5,000

The following deductibles apply unless otherwise stated within the policy.

DEDUCTIBLE(S)	PERCENTAGE	AMOUNT
Section I, except as noted below	1%	\$ 5,700
Service Line Endorsement	N/A	\$ 500
Section I - Loss Assessment	N/A	\$ 500
Esc of Water from Sump (Bldg/Contents)	N/A	\$ 5,700
Identity Recovery Expense Reimbursement	N/A	\$ 250
Equipment Breakdown	N/A	\$ 500

BASIC COVERAGES	\$	808.00	PREMIUM
OTHER COVERAGES, LIMITS AND OPTIONAL COVERAGES	\$	85.00	
DISCOUNTS AND SURCHARGES	You Saved \$14,857.00		Included

TOTAL POLICY PREMIUM:	\$	893.00
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Premium Payer: Insured

**AMERICAN ECONOMY INSURANCE COMPANY (A SAFECO Company)
HOMEOWNERS POLICY DECLARATIONS**

CONTINUED

POLICY NUMBER: OY8983520

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

- \$0.00 per installment for recurring automatic deduction (EFT)
- \$5.00 per installment for recurring credit card or debit card
- \$4.00 per installment for all other payment methods

Servicing Mortgagee
 CORNERSTONE HOME LENDING
 ISAOA / ATIMA
 PO BOX 961254
 FORT WORTH TX 76161-0254
 LOAN NUMBER: 0155686306

POLICY LIMITS AND OTHER ADDITIONAL COVERAGES

(Unless otherwise stated, all limits and coverages are included in basic coverages)

COVERAGE LEVEL: NEW QUALITY-PLUS

SECTION I - PROPERTY COVERAGES

COVERAGE C - PERSONAL PROPERTY - 3. SPECIAL LIMITS OF LIABILITY

a. Money, pre-paid cards...	\$ 250	h. Business Property	
b. Rare coins and currency...	\$ 3,000	On Premises...	\$ 3,000
c. Securities, debit cards...	\$ 3,000	Off Premises Sub-limit	\$ 1,000
d. Watercraft...	\$ 3,000	i. Tapes, records, discs...	\$ 500
e. Trailers...	\$ 3,000	j. Theft of rugs...	\$ 5,000
f. Theft of jewelry, watches...	\$ 3,000	k. Grave Markers...	\$ 3,000
g. Theft of silverware...	\$ 3,000		

OTHER INCLUDED COVERAGES/POLICY PROVISIONS

	Limit	Premium
Loss Assessment Coverage	\$ 3,000	Included
Building Ordinance or Law Coverage (10%)	\$ 57,000	Included
Fungi, Wet or Dry Rot, or Bacteria	\$ 5,000	Included
Water Seepage or Leakage Coverage	100%	Included
Reasonable Repairs	\$ 5,000	Included
Fire Department Service Charge	\$ 3,000	Included
Land Stabilization	\$ 5,000	Included
Arson Reward	\$ 25,000	Included
Criminal Conviction Reward - Item a. Information	\$ 2,500	Included
Criminal Conviction Reward - Item b. Property Recovery	\$ 5,000	Included
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$ 3,000	Included

OPTIONAL COVERAGES

	Limit	Premium
Personal Property Replacement Cost		Included
Service Line Coverage	\$ 12,000	\$ 24.00
Landlord's Furnishings		\$ 7.00
Escape of Water from Sump (Building/Contents)	\$ 10,000	Included
Identity Recovery Coverage	\$ 25,000	\$ 4.00
Equipment Breakdown Coverage	\$ 50,000	\$ 9.00
Foundation Water Damage	\$ 25,000	\$ 41.00

DISCOUNTS AND SURCHARGES

	Premium
Claim Free Discount	Included
Paid In Full Discount	Included
Wind/Hail Exclusion	Included
Burglar Alarm Discount	Included

AMERICAN ECONOMY INSURANCE COMPANY (A SAFECO Company)
HOMEOWNERS POLICY DECLARATIONS

CONTINUED

POLICY NUMBER: OY8983520

For information on other deductibles, coverages or discounts available in your state or to review your account online, log on to www.safeco.com

FORMS APPLICABLE TO THIS POLICY:

HOM-7231/TXEP 4/20 - WINDSTORM AND HAIL EXCLUSION
HOM-7301/EP 1/09 - PERSONAL PROPERTY REPLACEMENT COST
HOM-7210/EP 1/09 - SAFECO NEW QUALITY-PLUS HOMEOWNERS CVRG
HOM-7307/EP 1/09 - IDENTITY RECOVERY COVERAGE
HOM-7232/EP 1/09 - EXECUTION CLAUSE
HOM-7130/TXEP 4/22 - SPECIAL PROVISIONS - TEXAS
HOM-7030/EP 11/19 - SAFECO HOMEOWNERS POLICY
HOM-7236/TXEP 4/20 - COSMETIC LOSS OR DAMAGE EXCLUSION
HOM-7331/TXEP 4/20 - FOUNDATION WATER DAMAGE
HOM-7311/EP 1/20 - ESCAPE OF WATER FROM SUMP/SUMP PUMP DRAIN (BLDG/CONT)
HOM-7332/TXEP 4/20 - WATER SEEPAGE OR LEAKAGE COVERAGE
HOM-7329/TXEP 4/20 - SERVICE LINE COVERAGE
HOM-7306/EP 1/20 - EQUIPMENT BREAKDOWN COVERAGE
HOM-7303/EP 1/20 - LANDLORD'S FURNISHINGS

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION.

Insurance is effected with Indian Harbor Insurance Company.
Percentage: 100%

Transaction Type: Renewal
Policy Number: ASR3479421
Transaction Effective Date: 11/20/2023
Flood Zone: VE
Foundation: Stilts or Pilings-Enclosure with Vents
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
Neptune Flood Incorporated
PO Box 735653
Chicago, IL 60673-5653
For payment questions call (727)202-4815

Effective from 11/20/2023 to 11/20/2024, both days at 12:01 am

Form: Dwelling
Property Location:
3730 LAGUNA DR
GALVESTON, TX 77554
County: GALVESTON

Agent Information: Highpoint Private Client LLC
4300 FM 2351, Friendswood, TX 77546
Email: policies@hpigrp.com
Phone: (281)204-8770
Agent Number: FL15353

Named Insured(s): ANDRE MYRTON
LANDRY III
Mailing Address:
7 Dominion Ct
Friendswood, TX 77546 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$3,915.00
	B. Personal Property	\$100,000	\$1,566.00
	C. Other Coverages		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	D. Increased Cost of Compliance	\$30,000	Included
	E. Replacement Cost on Contents	No	\$0.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	\$0	\$0.00
	Building / Contents Deductible*	\$2,000 / \$2,000	\$0.00

*In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

Forms attached hereto:	NRF MEP	Total Annual Premium	\$5,481.00
XL TXSOP 0118	PN TX 01b 0723	Policy Fee	\$125.00
PN CW 01 0123	NRF POL	Surplus Lines Tax	\$271.89
PN CW 02 0119		Stamping Fee	\$4.20
PN CW 05 0519		Total Policy Charges	\$5,882.09
IL MP 9104 0314 IHIC			
FHA AID			

IN THE EVENT OF A CLAIM:
Peninsula Insurance Bureau
2842 Lent Road
Apopka, FL 32712
Phone: (877)420-3689
Email: neptune@pibadjusters.com

First Mortgagee:
CORNERSTONE HOME
LENDING, INC
ISAOA ATIMA
PO BOX 961254
FORT WORTH, TX 76161

Reference #: 0155686306

SPECIAL PROVISIONS:

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION. THIS POLICY CANNOT BE CANCELLED WITHOUT A VALID REASON AFTER INCEPTION, PLEASE REFER TO YOUR POLICY FOR THE CANCELLATION PROVISIONS.

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85% percent tax on gross premium.

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701
License Info: License #: 2489793, Dated: 9/6/2023, Signature of Surplus Lines Agent: 