



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
 5151693
 2/16/23
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1151451909 06	1151451909	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/28/23 To: 2/28/24 12:01 am Standard Time	02/16/2023	0605577	1151451909

Agent (409)763-6376
 BALDWIN KRISTYN SHERMAN
 PARTNERS LLC
 4211 W BOY SCOUT BLVD STE 900
 TAMPA FL 33607-5724
 TXCLIENTRELATIONS@BKS-PARTNERS.COM

JAMES A HOWARD
 CAY HERRINGTON HOWARD
 1426 HARBOR VIEW CIR
 GALVESTON TX 77550-3118

Property Location (if other than above)
 1426 HARBOR VIEW CIR, GALVESTON TX 77550

Address may have been changed in accordance with USPS standards.

Rating Information

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

Flood Risk: AE
 First Floor Height: 1.1 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Construction: 02/02/1970
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor, Frame
 Construction

Coverage	Deductible	Annual Premium
BUILDING	\$171,000	\$1,745.00
CONTENTS	\$53,000	\$1,017.00

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

ICC Premium: \$52.00
 Community Rating Discount: \$514.00
FULL RISK PREMIUM: \$2,300.00
 Statutory Discounts
 Annual Increased Cap Discount: \$69.00
DISCOUNTED PREMIUM: \$2,231.00
 Reserve Fund Assessment: \$402.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$25.00

TOTAL WRITTEN PREMIUM AND FEES \$2,705.00

THIS IS NOT A BILL

Premium Paid by: First Mortgagee

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0120 0120 WFL 99.ARN 1021 1021 WFL 99.116 1021 1021

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



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000714483	03/01/2023 12:01 a.m.	03/01/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
JAMES A HOWARD CAY HERRINGTON HOWARD 1426 HARBOR VIEW CIR GALVESTON TX 77550-3118		BALDWIN KRISTYN SHERMAN PARTNE BALDWIN KRISTYN SHERMAN PARTNERS, LLC (24719) 4211 W BOY SCOUT BLVD STE 800 TAMPA FL 33607-5757 (281) 338-1551

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
1426 Harbor View Circle Galveston TX 77550	Brick or Stone Veneer	1970	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.

COVERAGE SUMMARY

TOTAL PREMIUM AND SURCHARGES:		\$1,912
		<i>Minimum earned premium applies</i>
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$185,000	\$1,743
Deductible 2%	\$3,700	-\$475
<u>Coverage B</u>		
Personal Property	\$50,000	\$169
Deductible 2%	\$1,000	-\$37
<u>Indirect Loss Coverage</u>	See Endorsements	\$170
Additional Living Expense		
Wind Driven Rain		
Consequential Loss		