

**AMERICAN NATIONAL LLOYDS INSURANCE COMPANY**

POLICY NUMBER  
**42-X-794-5E1-5**  
 POLICY TERM  
**05-14-2023 TO 05-14-2024**

THIS RENEWAL DECLARATION  
 REPLACES ALL PRIOR DECLARATIONS, IF ANY, AND WITH POLICY PROVISIONS  
 AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THIS  
**HOMEOWNERS POLICY**

1949 E. SUNSHINE  
 SPRINGFIELD, MISSOURI 65899-0001  
 (417) 887-0220

AND SUBSEQUENT RENEWALS  
 AT 12:01 A.M. (STD)

**NAMED INSURED AND P.O. ADDRESS**  
 WINDMILLER, JAMES  
 PO BOX 502  
 GALVESTON TX 77553-0502

**LIENHOLDER/MORTGAGEE**

**PREMIUM TO BE PAID BY**  
 INSURED

**AGENT**  
 FOR CUSTOMER SERVICE, CALL PH #409-744-5028  
 MIKE PRICE B0303-P 1-063

**DESCRIPTION OF INSURED PROPERTY**  
 1513 20TH ST GALVESTON TX 77550-8001

**RATING INFORMATION, COVERAGES, PREMIUMS, AND LIMITS OF LIABILITY**  
INSURANCE IS PROVIDED ONLY WITH RESPECT TO THOSE OF THE FOLLOWING COVERAGES WHICH ARE INDICATED BY A SPECIFIC LIMIT OF LIABILITY AND/OR PREMIUM APPLICABLE THERE TO.

SECTION I - DEDUCTIBLES - SEE DECLARATION PAGE 3	LIMITS
COVERAGE A - DWELLING	\$128,200
COVERAGE B - OTHER STRUCTURES	\$12,820
COVERAGE C - PERSONAL PROPERTY	\$96,150
COVERAGE D - LOSS OF USE	\$32,050
SUBJECT TO MONTHLY MAXIMUM OF \$2,564	
SECTION II	
COVERAGE E - PERSONAL LIABILITY (EACH OCCURRENCE)	\$1,000,000
COVERAGE F - MEDICAL PAYMENTS TO OTHERS (EACH PERSON)	\$5,000

----- RATING INFORMATION -----

CONSTRUCTION: FRAME      PROTECTION: 02      ZONE: 072  
 1 FAMILY DWELLING, BUILT IN 1955.      FIRE DIST: GALV STON

DISCOUNTS: AUTO-HOME

- \$5,000 LIMITED FUNGI, OTHER MICROBES, OR ROT REMEDIATION COVERAGE.
- THIS POLICY DOES NOT PROVIDE WIND, HURRICANE AND HAIL COVERAGE. PLEASE CONTACT YOUR AGENT TO OBTAIN COVERAGE THROUGH THE TEXAS WINDSTORM INSURANCE ASSOCIATION.

**LIENHOLDER(S)/MORTGAGEE(S)**

**SUBJECT TO THE FOLLOWING FORMS AND ENDORSEMENTS**

SH3.42 02-19      SH9194 01-12      SH92365 05-16  
 SH92764 12-18      SH92777 06-21

<b>TOTAL</b>	
<b>TOTAL PREMIUMS</b>	\$637.00
<b>DATE PRINTED</b>	04-07-2023

**MIKE PRICE**

AUTHORIZED REPRESENTATIVE

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

INSURED



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0100009243	06/08/2023 12:01 a.m.	06/08/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
JAMES WINDMILLER PO BOX 502 GALVESTON TX 77553-0502		MICHAEL WILLIAM PRICE MICHAEL WILLIAM PRICE (5562) 5002 AVENUE R GALVESTON TX 77551 (409) 744-5028

**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
1513 20th St Galveston TX 77550	Frame	1955	Primary 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.

**COVERAGE SUMMARY**

TOTAL PREMIUM AND SURCHARGES:	LIMITS	PREMIUMS
		\$808
	<i>Minimum earned premium applies</i>	
<b>DWELLING AND PERSONAL PROPERTY</b>		
<u>Coverage A</u>		
Structure	\$111,000	\$1,209
Deductible 5%	\$5,550	-\$776
<u>Coverage B</u>		
Personal Property	\$50,000	\$196
Deductible 5%	\$2,500	-\$117
<u>Indirect Loss Coverage</u>	See Endorsements	\$124
Additional Living Expense		
Wind Driven Rain		
Consequential Loss		

**POLICY FORMS AND ENDORSEMENTS**

<b>NUMBER</b>	<b>EDITION</b>	<b>NAME</b>	<b>LIMIT</b>	<b>PREMIUMS</b>
TWDP	04/01/2020	TWIA Dwelling Policy	N/A	Included
TWIA-220	03/01/2012	Automatic Adjusted Building Cost Endorsement	N/A	Included
TWIA-311	04/30/2021	Extension of Coverage - Additional Living Expense	See Form	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	\$77
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$27,750	\$95
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included