



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0100067105	03/01/2023 12:01 a.m.	03/01/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
NATHAN M MCDERMOTT 3610 AVENUE Q GALVESTON TX 77550-7563		DAVID KIMBROUGH KIMBROUGH INSURANCE AGENCY (3942) 317 S FRIENDSWOOD DR FRIENDSWOOD TX 77546 (281) 996-7661

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
3610 Avenue Q (FRONT) 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:		\$1,191
		<i>Minimum earned premium applies</i>
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$165,000	\$1,797
Deductible 5%	\$8,250	-\$1,155
<u>Coverage B</u>		
Personal Property	\$75,000	\$292
Deductible 5%	\$3,750	-\$184
<u>Indirect Loss Coverage</u>	See Endorsements	\$186
Additional Living Expense		
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-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	\$114
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$41,250	\$141
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

ADDITIONAL INTERESTS

NAME AND ADDRESS:

Truist Bank ISAOA/ATIMA
PO Box 7952
Springfield OH 45501-7952

INTEREST TYPE: Mortgagee

MORTGAGE POSITION: First Mortgage

LOAN NUMBER: 3006872679