



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0001002046	04/03/2023 12:01 a.m.	04/03/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
HANS DEGROOT MORGAN FOWLER 59 TAFT AVE PROVIDENCE RI 02906-3405		LORI ANN CHEEK LORI ANN CHEEK (22742) 12518 FLAXSEED WAY STAFFORD TX 77477 (832) 906-9079

**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
1119 31st St Galveston TX 77550	Frame	1975	Secondary	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**

<b>TOTAL PREMIUM AND SURCHARGES:</b>		\$1,576
		<i>Minimum earned premium applies</i>
<b>DWELLING AND PERSONAL PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Structure	\$349,000	\$3,802
Deductible 5%	\$17,450	-\$2,268
<u>Indirect Loss Coverage</u>	See Endorsements	\$42
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-331	04/30/2021	Extension of Coverage - Consequential Loss	See Form	Included
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

**ADDITIONAL INTERESTS**

**NAME AND ADDRESS:**

Shellpoint Mortgage Servicing ISAOA/ATIMA  
PO Box 7050  
Troy MI 48007-7050

**INTEREST TYPE:** Mortgagee

**MORTGAGE POSITION:** First Mortgage

**LOAN NUMBER:** 0176818623

**ADDITIONAL NAMED INSUREDS**

**NAME AND ADDRESS:**

Morgan Fowler  
59 Taft Ave  
Providence RI 02906-3405

**Relationship:** Spouse



## Policy Change Notice

Date Processed:	03/22/2023	Agent Name:	Lori Ann Cheek Lori Ann Cheek (22742)
Change Effective Date:	04/03/2023	Agent Phone:	(832) 906-9079
Policy Number:	TWRD0001002046	Agent Address:	12518 Flaxseed Way Stafford, TX 77477
Policyholder:	Hans DeGroot, Morgan Fowler		
Property Location:	1119 31st St Galveston, TX 77550 Galveston		

**ADDED**

**REMOVED**

Dwelling Additional Interest: Hometown Bank

**CHANGED**

	PREVIOUS	NEW
Dwelling - Actual Cash Value		256529
Dwelling - twia.web.entity.prop.HasCoCIssuedForGlzdStruct_TWIA		No
Dwelling - Is Refresh MSB Required		No
Dwelling - Repairs or Additions		No
Dwelling - Replacement Cost	356212	394660
Dwelling - twia.web.entity.prop.SB1702EligibilityException_TWIA		No
Structure Coverage Limit	\$315,000	\$349,000

If you have any questions regarding these changes, please contact your agent or call TWIA at (800) 788-8247.