

LUCINDA M MELDER  
3936 GALLEON  
GALVESTON, TX 77554-7706



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# Texas Windstorm Insurance Association

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4801 Southwest Parkway  
Building 1, Suite 200, Austin, TX 78735

PO Box 99090 Austin,  
TX 78709-9090

[www.twia.org](http://www.twia.org)  
(800) 788-8247

TWRD0001199497





POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0001199497	12/03/2023 12:01 a.m.	12/03/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
LUCINDA M MELDER MICHAEL MELDER 3936 GALLEON GALVESTON TX 77554-7706		USAA INSURANCE AGENCY INC USAA INSURANCE AGENCY INC (15043) 9800 FREDERICKSBURG RD HSVE SAN ANTONIO TX 78288 (800) 845-8021

**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
3936 Galleon Galveston TX 77554	Frame	1998	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**

<b>TOTAL PREMIUM AND SURCHARGES:</b>		\$3,465
		<i>Minimum earned premium applies</i>
<b>DWELLING AND PERSONAL PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Structure	\$441,000	\$4,803
Deductible 2%	\$8,820	-\$961
<u>Coverage B</u>		
Personal Property	\$50,000	\$196
Deductible 1% (\$100 min)	\$500	Included
<u>Indirect Loss Coverage</u>	See Endorsements	\$444
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	\$200
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$22,050	\$215
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

**CREDITS AND SURCHARGES**

<b>DESCRIPTION</b>	<b>AMOUNT</b>
Building Code Credit - Personal Property	-\$44
Building Code Credit - Dwelling	-\$1,388

**ADDITIONAL NAMED INSUREDS**

**NAME AND ADDRESS:**  
Michael Melder  
3936 Galleon  
Galveston TX 77554-7706

**Relationship:** Spouse