



APPLICANT INFORMATION

PROPOSED POLICY PERIOD FROM: 09/21/2023 12:01 a.m. TO: 09/21/2024 12:01 a.m.	OFFER NUMBER: 0009550264 ACCOUNT NUMBER: W000358198
APPLICANT NAME AND ADDRESS: DWAYNE NIELSEN BARBARA NIELSEN 305 PEBBLE CREEK DR RED OAK TX 75154-2454	AGENCY NAME AND LOCATION TINAD LLC DBA GABOUREL INSURANCE AGENCY GABOUREL INSURANCE AGENCY (14038) 6454 CONCORD RD BEAUMONT TX 77708 (409) 898-2693
PROPERTY LOCATION: 2419 AUDUBON AVE GILCHRIST TX 77617	
COUNTY: GALVESTON	

BILLING INFORMATION

PAYMENT METHOD: Insured Pay	TOTAL PREMIUM AND SURCHARGES: \$2,236.00
PAYMENT PLAN: TWIA Full Pay	

COVERAGE SUMMARY

DWELLING AND PERSONAL PROPERTY

WIND AND HAIL COVERAGE	LIMIT	PREMIUMS
<u>Coverage A</u>		
Structure Replacement Cost Value: \$353,161 Actual Cost Value: \$353,161	\$350,000	\$3,812
Deductible 2%	\$7,000	-\$688
<u>Coverage B</u>		
Personal Property Replacement Cost Value: N/A Actual Cost Value: N/A	\$10,000	\$40
Deductible 1% (\$100 min)	\$100	Included
<u>Indirect Loss Coverage</u> Wind Driven Rain Consequential Loss	See Endorsements	\$128

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-321	04/30/2021	Extension of Coverage - Wind Driven Rain	N/A	Included
TWIA-331	04/30/2021	Extension of Coverage - Consequential Loss	N/A	Included
TWIA-365	11/08/2019	Conversion to Replacement Cost Coverage B (Personal Property)	N/A	\$140
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit - Dwelling	-\$1,186
Building Code Credit - Personal Property	-\$10

PROPERTY DETAILS

Territory Code	8	Structure type	1 Family Residence
Is the property East of Highway 146?	Not Answered	• Height	Not Answered
Coastal zone	Seaward	• Structure covered?	Not Answered
How is the dwelling customarily used?	Secondary Residence	• Is the antenna or satellite dish securely anchored?	Not Answered
Is the property accessible by road?	Yes	Does this property include farm or ranch operations?	No
• How do you access the property?	Not Answered	Structure description	Not Answered

PRIMARY POLICY DETAILS

Does the applicant have a primary residential policy that excludes wind and hail?	Yes	Does the policy have any coverages for other perils?	Answers below
• Name of company	Lloyds	• Consequential Loss	Yes
• Amount of insurance	\$350,000.00	• Additional Living Expense	N/A
		• Wind Driven Rain	Yes
		• Replacement Cost Coverage on Personal Property	Yes

CONSTRUCTION DETAILS

Year built	2021	Garage	No Garage
Condition of dwelling	Very Good	Foundation type	Raised Piers
Construction type	Frame	Roof type	Shingles, Asphalt/ Fiberglass
Number of stories	1	Hail resistant roof class	N/A
Living area square footage	1250	Structure is certified as superior construction?	N/A

ADDITIONAL CONSTRUCTION DETAILS

Original construction Date	12/28/2021	Building Class Code	Risk Category II
• Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	Yes	Building Class	2018 IRC
Does this structure qualify for the WPI-8 Exception for Historic Structures?	N/A	Roofing Updates?	Not Answered
		Repairs/Additions?	Not Answered

ADDITIONAL NAMED INSURED

NAME AND ADDRESS:

Barbara Nielsen
2419 Audubon Ave
Gilchrist TX 77617

Relationship: spouse

TWIA GENERAL ELIGIBILITY	
Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
• Insurance Company Name:	Lloyds
• Reason:	Excluded
Is any part of this property located in one of the designated National Flood Insurance Program (NFIP) flood zones (V, VE or V1 – V30)?	Yes
• Was the structure constructed or enlarged beginning on or after September 1, 2009?	Yes
• Is flood insurance from the National Flood Insurance Program (NFIP) available for this property?	Yes
• Is there a flood insurance policy for this property?	Yes

TWIA PROPERTY ELIGIBILITY	
Structure Type	1 Family Residence
Was the Structure built, or have external modifications been made, on or after June 19, 2009?	Yes
• Are there certificates of compliance or pending applications for certificates of compliance for the construction or modifications to the structure?	Yes
Has the property been previously insured by TWIA?	No
• Please provide the previous policy number	N/A
• Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines?	N/A
• Does the property now meet all underwriting guidelines?	N/A