



A Stock Company  
 P.O. Box 33003  
 St. Petersburg, FL 33733-8003  
 Customer Service: 1-800-820-3242  
 Claims: 1-800-725-9472

FFL99.001 1021  
 0084467  
 11/10/23  
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1152121897 02	1152121897	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/04/23 To:12/04/24 12:01 am Standard Time	11/10/2023	0084467	1150166179

Agent (409)740-1251  
 GALVESTON INSURANCE ASSOCIATES  
 PO BOX 16767  
 GALVESTON TX 77552-6767

GARY NORTON  
 HAL WILLIAMS  
 1627 CORTLANDT ST  
 HOUSTON TX 77008-4331

GIA@GIA-TX.COM

Property Location (if other than above)  
 2217 AVENUE N, GALVESTON TX 77550

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
 Primary Residence: N  
 Building Occupancy: Single Family  
 Building Description: Main Dwelling

Flood Risk: AE  
 First Floor Height: 3.0 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/1913  
 Prior NFIP Claims: 0

Property Description: Elevated without Enclosure, 2 floors,  
 Frame Construction

Coverage	Deductible	Annual Premium
BUILDING \$147,000	\$1,250	\$1,030.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$20.00  
 Community Rating Discount: \$171.00  
 FULL RISK PREMIUM: \$879.00  
 DISCOUNTED PREMIUM: \$879.00  
 Reserve Fund Assessment: \$158.00  
 Federal Policy Service Fee: \$47.00  
 HFIAA Surcharge: \$250.00

**Coverage limitations may apply. See your Policy Form for details.**

TOTAL WRITTEN PREMIUM AND FEES: \$1,334.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.414 1021 1021 FFL 99.310 0120 0120 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523  
 Wright National Flood Insurance Company A stock company  
 Copy Sent To: As indicated on back or additional pages, if any.

*Patricia Templeton-Jones*  
 Patricia Templeton-Jones, President

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Company



FFL99.001 1021  
0084467  
11/10/23

42 1152121897 02

Agent (409)740-1251  
GALVESTON INSURANCE ASSOCIATES  
PO BOX 16767  
GALVESTON TX 77552-6767

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Dwelling Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Company





Named Insured: Gary Norton, Hal Williams		Policy Number: LHC0006393	
<b>Credits</b>			<b>Premium</b>
Age of Insured Credit			\$ -56.00
Loss Free Credit			\$ -111.00
<b>Underwriting Information</b>			
Construction Type: Frame		Square Footage: 1848	
Roof Material: Tile/Slate/Ceramic		Year Built: 1915	
Occupancy: Owner Seasonal		PPC: 2	
<b>Other Coverages, Endorsements and Exclusions</b>		<b>Form Number</b>	<b>Limit</b>
Renewal Changes Form		RNC-01 (01-22)	
Declaration Page - Homeowners Policy		HO_DEC (10-18)	
Wind & Hail Exclusion Reminder		ASL WH EX (01-07)	
Lloyd's Certificate		NMA 2868 (08-00)	
Texas Complaint Notice		MC TXCN (08-23)	
Syndicate List		330426 (07-23)	
Claim Reporting Information		TXCLR (12-20)	
Surplus Lines Claim Handling		MC CLMH (10-17)	
Surplus Lines Endorsement		MC SLE (10-17)	
Cancellation and Non-Renewal Provisions		MC CANC (10-17)	
Homeowners 3 - Special Form		HO 00 03 (05-11)	
Special Provisions - Texas		HO 01 42 (02-17)	
Service of Suit Clause (USA)		LMA5020 (09-05)	
Lloyd's Privacy Policy Statement		LSW1135B (06-03)	
Applicable Law (USA)		LMA5021 (09-05)	
Sanction Limitation and Exclusion Clause		LMA3100 (09-10)	
Several Liability Notice		LSW1001 (01-20)	
Fraudulent Claim Clause		LMA 5062 (09-06)	
Bed Bug, Vermin or Pest Exclusion		CNGE138 (04-12)	
Biological or Chemical Materials Exclusion		NMA2962 (02-03)	
Electronic Data Endorsement B		NMA2915 (01-01)	
Electronic Date Recognition Exclusion Clause		NMA2802 (10-01)	
Exclusion of Cosmetic Damage to Roof Coverings		ME CDR (10-17)	
Foundation Exclusion		ME FND (08-18)	
Land, Water and Air Exclusion		NMA2341 (11-88)	
Loss of Use Exclusion		ME LOU (08-18)	
Microorganism Exclusion (Absolute)		LMA5018 (09-05)	
Neglect Exclusion		ME NEGL (10-17)	
Nuclear Incident Exclusion Clause		NMA1257 (03-60)	
Occupancy Endt		MC OCC (06-18)	
Percentage Deductible Calculation		MC PERC (10-17)	
Personal Property Replacement Cost Loss Settlement - Texas		HO 23 04 (05-11)	\$ 56.00
Property Cyber And Data Exclusion		LMA5401 (11-19)	
Radioactive Contamination Exclusion Clause - Physical Damage - Direct (USA)		NMA1191 (07-59)	
Residence Glass		MC GLASS (06-18)	\$ 5.00
Seepage and/or Pollution and/or Contamination Exclusion		NMA2342 (11-88)	
<p>These declarations together with the coverage form and endorsements complete the above numbered policy. We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.</p>			

Named Insured: Gary Norton, Hal Williams		Policy Number: LHC0006393	
Other Coverages, Endorsements and Exclusions	Form Number	Limit	Premium
Specific Building Materials Exclusion - Liability	ME SPEL H (08-18)		
Specific Building Materials Exclusion - Property	ME SPEP H (08-18)		
Vacancy / Unoccupancy Exclusion	ME VAC V2 (02-21)		
War and Terrorism Exclusion	NMA2918 (10-01)		
Water Backup & Sump Discharge or Overflow - Texas	HO 04 69 (01-14)	\$ 25,000	INCLUDED
Water Damage Deductible Endorsement	MC WTRDED (01-19)		
Water Damage Sublimit	ML WATER (08-18)	\$ 25,000	INCLUDED
Windstorm or Hail Exclusion	HO 04 94 (09-01)		\$ -2,601.00
Animal Exclusion	ME ANIE (10-17)		
Asbestos Endorsement	LMA 5019 (09-05)		
Asbestos Exclusion	ME ASB (10-17)		
Assault & Battery Exclusion	ME ABEX (10-17)		
Communicable Disease Endorsement	LMA 5393 (03-20)		
Communicable Disease Exclusion	CDEXCL (07-06)		
Daycare Exclusion	ME DAYCARE (08-18)		
Hunting Exclusion	ME HUNE (10-17)		
Lead Contamination Exclusion	ME LEAD (10-17)		
Pollution Exclusion	ME POLL (08-18)		
Premises Liability	ML PREM LIAB (08-18)		
Punitive Exemplary Damage Exclusion	ME PUNE (10-17)		
Swimming Pool Limitation	ML POOL (10-17)		
Trampoline Exclusion	ME TRA (08-18)		





POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000285300	12/04/2023 12:01 a.m.	12/04/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
GARY NORTON HAL WILLIAMS 1627 COURTLANDT HOUSTON TX 77008		GALVESTON INSURANCE ASSOCIATES GALVESTON INSURANCE ASSOCIATES (3530) P.O. BOX 16767 GALVESTON TX 77552-6767 (409) 740-1251

**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
2217 Avenue N Galveston TX 77550	Frame	1913	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>		\$1,558
		<i>Minimum earned premium applies</i>
<b>DWELLING AND PERSONAL PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Structure	\$241,000	\$2,625
Deductible 5%	\$12,050	-\$1,601
<u>Coverage B</u>		
Personal Property	\$59,700	\$229
Deductible 5%	\$2,985	-\$135
<u>Indirect Loss Coverage</u>	See Endorsements	\$96
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-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	\$148
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$60,250	\$196
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

**ADDITIONAL NAMED INSUREDS****NAME AND ADDRESS:**

Hal Williams  
1627 Courtlandt  
Houston TX 77008