

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

POLICY NUMBER
42-X-989-5K0-8

THIS RENEWAL DECLARATION
REPLACES ALL PRIOR DECLARATIONS, IF ANY, AND WITH POLICY PROVISIONS
AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THIS
HOMEOWNERS POLICY

POLICY TERM
09-09-2023 TO 09-09-2024

1949 E. SUNSHINE
SPRINGFIELD, MISSOURI 65899-0001
(417) 887-0220

AND SUBSEQUENT RENEWALS
AT 12:01 A.M. (STD)

NAMED INSURED AND P.O. ADDRESS

APFFEL, CHRIS
10006 AIRWAYS LN
GALVESTON TX 77554-6389

LIENHOLDER/MORTGAGEE

PREMIUM TO BE PAID BY
INSURED

AGENT
FOR CUSTOMER SERVICE, CALL PH #281-334-2886
J-K BROWN ENT INC B0638-P 1-375

DESCRIPTION OF INSURED PROPERTY

10006 AIRWAYS LN GALVESTON TX 77554-6389

RATING INFORMATION, COVERAGES, PREMIUMS, AND LIMITS OF LIABILITY

INSURANCE IS PROVIDED ONLY WITH RESPECT TO THOSE OF THE FOLLOWING COVERAGES WHICH ARE INDICATED BY A SPECIFIC LIMIT OF LIABILITY AND/OR PREMIUM APPLICABLE THERE TO

SECTION I - DEDUCTIBLES - SEE DECLARATION PAGE 3	LIMITS
COVERAGE A - DWELLING	\$490,200
COVERAGE B - OTHER STRUCTURES	\$49,020
COVERAGE C - PERSONAL PROPERTY	\$367,650
COVERAGE D - LOSS OF USE	\$122,550
SUBJECT TO MONTHLY MAXIMUM OF \$9,804	
SECTION II	
COVERAGE E - PERSONAL LIABILITY (EACH OCCURRENCE)	\$300,000
COVERAGE F - MEDICAL PAYMENTS TO OTHERS (EACH PERSON)	\$5,000

----- RATING INFORMATION -----

CONSTRUCTION: FRAME PROTECTION: 02 ZONE: 072
1 FAMILY DWELLING, BUILT IN 1975. FIRE DIST: GALVESTON
DISCOUNTS: PROTECTIVE DEVICE

- \$5,000 LIMITED FUNGI, OTHER MICROBES, OR ROT REMEDIATION COVERAGE.
- THIS POLICY DOES NOT PROVIDE WIND, HURRICANE AND HAIL COVERAGE. PLEASE CONTACT YOUR AGENT TO OBTAIN COVERAGE THROUGH THE TEXAS WINDSTORM INSURANCE ASSOCIATION.

LIENHOLDER(S)/MORTGAGEE(S)

SUBJECT TO THE FOLLOWING FORMS AND ENDORSEMENTS

SH3.42 02-19 SH9194 01-12 SH92565 05-16
SH92764 12-18 SH92777 06-21

TOTAL

TOTAL PREMIUMS \$1480.00

DATE PRINTED 08-04-2023

J-K BROWN ENT INC

AUTHORIZED REPRESENTATIVE

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

INSURED

SM-126 (12-92)

ENDORSEMENT DESCRIPTIONS

SH3.42	0219	AMERICAN NATL HOMEOWNERS POL
SH9194	0112	WINDSTORM AND HAIL EXCLUSION
SH92565	0516	IDENTITY THEFT PROTECTION
SH92764	1218	HOME SYSTEMS AND SERVICE LINE
SH92777	0621	TEXAS HOME AMENDATORY ENDORS

Special Notice to Lienholders and Mortgagees:

This is a continuous form policy. Coverage for the lienholder and/or mortgagee will continue in force until cancelled by written notice.

The company reserves the right to cancel this policy giving the lienholder and/or mortgagee a ten day notice of cancellation.

IMPORTANT INFORMATION ON HOW TO REPORT A CLAIM

Should you need to report a claim under this policy, please call (Toll-Free) 1-800-333-2860.

Please be prepared to furnish the following information:

- 1) Date and Time of Loss
- 2) Facts of Occurrence
- 3) Location of Loss if other than the residence premises
- 4) Name, Address, and Phone Number of any injured parties
- 5) If applicable, name of law enforcement agency or fire department and the incident number

As a Policyholder, you are required to protect your property from further damage, make reasonable and necessary temporary repairs, and keep an accurate record of repair expenditures.

SM-126B (2-95)



DESCRIPTION OF YOUR HOUSE

NOTICE – REBUILDING COSTS ESTIMATED UNDER IDEAL CONDITIONS

Important information regarding your Declarations Page 2 information for your home.

The listed characteristics of your home/dwelling are based on information gathered from you, to assist you in your insurance purchase. The insured value of your home/dwelling, as reflected in the stated Coverage A amount, is based upon estimated cost of rebuilding your home/dwelling, reflecting the rising trend of such costs. This should be considered **the minimum cost to rebuild your home/dwelling under ideal conditions**. In the event your home/dwelling is destroyed, your policy will only pay additional monies beyond Coverage A subject to the Extended Replacement, and Building, Ordinance, or Law provisions you have purchased and are filed for your state. The actual cost to rebuild or repair your home/dwelling will vary, especially if the information you have provided is incorrect or incomplete. Rebuilding costs can also vary greatly and are dependent upon: (1) the nature and extent of the damage sustained; (2) the availability of skilled labor and materials; and (3) other market conditions which may exist at the time of loss. **If the cost of rebuilding your home/dwelling exceeds the Coverage A amount, Extended Replacement, and Building, Ordinance or Law provisions on your policy, those additional costs will not be covered. We strongly encourage you to review the insured value of your home/dwelling and the Coverage A amount listed on your policy carefully. If you wish to purchase additional coverage, make corrections to the information you have provided, or if you modify or remodel your home/dwelling, please contact your agent immediately.**

Insured: APFFEL, CHRIS	Policy Number:	42-X-989-5K0-8
Address: 10006 AIRWAYS LN GALVESTON, TX 77554-6389		
GENERAL INFORMATION		
Estimated Replacement Cost	\$490,121.00	US Dollars
ZIP Code	77554	Code
Year Built	1975	A.D.
Building Style	1 1/2 Story	
Building Shape	Rectangular	
Number of Stories	1.50	Stories
Number of Families	Single Family	
Total Living Area - Main Structure	2762	Square Fee
Finished Floor Area	2762	Square Fee
Exterior Walls, Wood Siding	100	Percent
Roofing, Architectural Shingles	100	Percent
Attached Structures, Wood Deck	496	Square Fee
Attached Structures, Attached Garage - SF	704	Square Fee
Special Items, Sash, Wood with Glass, Standard	100	Percent
Special Items, Door, Wood, Exterior	2	Quantity
Partitions, Drywall - Textured	100	Percent
Partitions, Stud, 2 x 4	100	Percent
Partitions, Door, Hollow Core, Birch	25	Quantity
Wall Coverings, Paint	100	Percent
Ceilings, Drywall - Textured	100	Percent
Floor Coverings, Hardwood	14	Percent
Floor Coverings, Wall to Wall Carpet (acrylic/nylon)	72	Percent
Floor Coverings, Ceramic Tile	14	Percent
Floor Coverings, Molding, Base, 4 in.	100	Percent
Interior, Kitchen - Builder's Grade	1	Quantity
Interior, Full Bath - Builder's Grade	2	Quantity
Interior, Half Bath - Builder's Grade	1	Quantity
Interior, Fireplace - Single	1	Quantity
Interior, Staircase, Straight, Softwood	1	Quantity
HVAC, Heating System - Average Cost	100	Percent
HVAC, Central Air Cond. - Same Ducts	100	Percent
Miscellaneous, 200 amp Service, Standard	100	Percent
Foundation Type, Piers	50	Percent
Foundation Type, Slab on Grade	50	Percent
Foundation Materials - Main, Concrete	100	Percent
Roof Style/Slope, Gable, Slight Pitch	100	Percent
Roof Shape, Simple/Standard	100	Percent
Floor/Ceiling Structure, Wood Joists & Sheathing	100	Percent
Roof Structure, Rafters, Wood w/Sheathing	100	Percent
CONTINUED ON NEXT PAGE		



DESCRIPTION OF YOUR HOUSE

Insured: APFFEL, CHRIS

Policy Number:

42-X-989-5K0-8

Address: 10006 AIRWAYS LN GALVESTON, TX 77554-6389

GENERAL INFORMATION

Exterior Wall Framing, Stud, 2 x 4	100 Percent
Construction Type	1 Standard
Site Access, Flat Area/Easy Access	Terrain
Ceiling Height, Wall Group 1, Wall Height	8.00 Feet
Ceiling Height, Wall Group 1, Percent of Wall	100 Percent

DETACHED STRUCTURES

Detached Structures, Pool, In-Ground	320 Square Fee
Detached Structures Cost	\$20,772.00 US Dollars

Be sure to review Coverage B on the declaration page to confirm you have adequate coverage for all structures on the insured property other than your dwelling.

CONSTRUCTION ASSUMPTIONS

Degree of Slope	0-14 Degrees
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ADDITIONAL FACTORS

Cost of Labor, Building Materials and Supplies	\$360,096.00 US Dollars
Cost of Permits and Architect's Plans	\$32,048.00 US Dollars
Overhead and Profit	\$78,428.00 US Dollars
Inflationary Adjustment	\$19,549.00 US Dollars

(sum of the above amounts is equal to the Estimated Replacement Cost)

For updates or corrections please contact your agent.
 J-K BROWN ENT INC 3032 MARINA BAY DR STE 100 LEAGUE CITY TX 77573-4668
 PH 281-334-2886 State License 16963

CORELOGIC COSTS INCLUDE LABOR AND MATERIAL, NORMAL PROFIT AND OVERHEAD AS OF DATE OF REPORT. COSTS REPRESENT GENERAL ESTIMATES WHICH ARE NOT TO BE CONSIDERED A DETAILED QUANTITY SURVEY. THESE COSTS INCLUDE GENERALITIES AND ASSUMPTIONS THAT ARE COMMON TO THE TYPES OF STRUCTURES REPRESENTED IN THE SOFTWARE.



PAGE 3 OF THE DECLARATION (FORM SM-126)

THE FOLLOWING DEDUCTIBLES APPLY TO YOUR POLICY:

\$4,902 All Peril DEDUCTIBLE

No deductible applies to:

- * Coverage D - Fire Department Service Charge
- * Coverage D - Credit Card, Fund transfer Card, Forgery, and Counterfeit Money.

OTHER DEDUCTIBLES THAT MAY APPLY:

Vacancy Deductible: \$24,510

If your dwelling is vacant for more than 60 consecutive days prior to a loss, and we are not notified of the vacancy in advance, an additional vacancy deductible will apply to any covered loss.

SH-92565 Identity Theft Protection: No deductible applies to stolen identity losses.

SH-92764 Home Systems and Service Line: \$500





Liability Exposures Declarations Page - A

(Refer to Declarations Page 1 for Limit of Liability)

The following is our record of information you have provided about your liability exposures. Your coverage may be affected by the accuracy of the information shown. Please review this information and notify your agent if any of this information is inaccurate or changes. Liability coverage may be excluded or limited for risk exposures which are not identified below. Failure to disclose risk exposures or attempts to conceal risk exposures may be deemed grounds for non-renewal.

DOG AND EQUINE ANIMAL LIABILITY EXPOSURES:

DOGS - No

EQUINE - No

Your policy will be reduced to a maximum of \$10,000 limit on liability coverage for dogs and equine animals that are not listed on this page. Other exclusions may also apply. Please refer to Section II - Exclusions in your policy for all animal exclusions.

PERSONAL LIABILITY EXPOSURES:

TRAMPOLINE - No

SKATEBOARD RAMP - No

SWIMMING POOL - Yes, In ground, Fenced

SILOS - No

BUSINESS ON PREMISES - No

NUMBER OF CHILDREN FOR DAY CARE - No

ADULT DAY CARE - No

INCIDENTAL FARMING (LESS THAN \$2,000 ANNUAL GROSS RECEIPTS, AND 4 OR FEWER LARGE LIVESTOCK) - No

GENERATING POWER ON PREMISES - No

