

TEXAS DWELLING PROPERTY POLICY - TDP-1

DECLARATIONS PAGE

Agent: BKS Partners LLC (843255)
 4211 W BOY SCOUT BLVD
 STE 800
 TAMPA, FL 33607-5757
 281-338-1551

POLICY NUMBER: GLD011766-05
 RENEWAL OF: GLD011766-04

Great Lakes Insurance SE
 London, England
 Authority Reference #: RA03126A23

NAMED INSURED AND ADDRESS

PHYLLIS AHERN
 3108 WATERCASTLE CT
 LEAGUE CITY, TX 77573

MORTGAGEE

POLICY PERIOD:

07/02/2023 to 07/02/2024 12:01 A.M. Standard time at the Residence Premises

Location of Property: 2114 49TH STREET GALVESTON, TX 77551 ✓

County: 84 GALVESTON

Territory 8

PPC Code: 2

City Limit: Inside

ITEM NO.	COVERAGE	DEDUCTIBLE AMOUNT	LIMIT OF LIABILITY	DESCRIPTION, OCCUPANCY, CONSTRUCTION AND LOCATION OF PROPERTY
1.	A	1,000	71,520	1 Story, Frame / Wood Built. 1946, 894 Sq. Ft., TENANT Occupied Dwelling
1.	A	Excluded		Named Storm - Tropical Storm & Hurricane - Excluded
1.	A	Excluded		Windstorm and Hail Deductible - Excluded

PERILS INSURED AGAINST	PREMIUM
FIRE AND LIGHTNING	<u>\$386.00</u>
DWELLING - SUDDEN AND ACCIDENTAL DAMAGE FROM SMOKE, EXPLOSION, AIRCRAFT AND VEHICLES, RIOT AND CIVIL COMMOTION	<u>\$55.00</u>
CONTENTS - SUDDEN AND ACCIDENTAL DAMAGE FROM SMOKE, EXPLOSION, AIRCRAFT AND VEHICLES, RIOT AND CIVIL COMMOTION	
DWELLING - VANDALISM AND MALICIOUS MISCHIEF	<u>\$16.00</u>
CONTENTS - VANDALISM AND MALICIOUS MISCHIEF	

OTHER COVERAGES AND ENDORSEMENTS:	PREMIUM
Refer to Schedule on next page.	\$43.00

Surplus Lines Agent: Texas Security General Insurance Agency, LLC. 18545 Sigma Road San Antonio, TX 78258 Phone: 210-764-1233 To report a claim, contact the surplus lines agent listed above. For expedited service you may file claims online at www.texassecuritygeneral.com	
Total Minimum Premium	\$500.00
Policy Fee	\$140.00
State Tax	\$31.04
Stamping Fee	\$0.48
Total Policy Premium:	\$671.52

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and this insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on the gross premium.

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POLICY NUMBER: GLD011765-05
 RENEWAL OF: GLD011765-04

Great Lakes Insurance SE
 London, England
 Authority Reference #: RA03126A23

Agent: BKS Partners LLC (843255)
 4211 W BOY SCOUT BLVD
 STE 800
 TAMPA, FL 33607-5757
 281-338-1551

NAMED INSURED AND ADDRESS

PHYLLIS AHREN
 3108 WATERCASTLE CT
 LEAGUE CITY, TX 77573-5978

MORTGAGEE

POLICY PERIOD:

07/02/2023 to 07/02/2024 12:01 A.M. Standard time at the Residence Premises

Location of Property: 4828 AVENUE Q 1/2 GALVESTON, TX 77551

County: 84 GALVESTON

Territory 8

PPC Code: 2

City Limit: Inside

ITEM NO.	COVERAGE	DEDUCTIBLE AMOUNT	LIMIT OF LIABILITY	DESCRIPTION, OCCUPANCY, CONSTRUCTION AND LOCATION OF PROPERTY
1.	A	1,000	70,720	1 Story, Frame / Wood Built, 1946, 884 Sq. Ft., 7 Roof, TENANT Occupied Dwelling, Roof Covering:7
1.	A	Excluded		Windstorm and Hail Deductible - Excluded
PERILS INSURED AGAINST				PREMIUM
FIRE AND LIGHTNING				\$388.00
DWELLING - SUDDEN AND ACCIDENTAL DAMAGE FROM SMOKE, EXPLOSION, AIRCRAFT AND VEHICLES, RIOT AND CIVIL COMMOTION				\$54.00
CONTENTS - SUDDEN AND ACCIDENTAL DAMAGE FROM SMOKE, EXPLOSION, AIRCRAFT AND VEHICLES, RIOT AND CIVIL COMMOTION				
DWELLING - VANDALISM AND MALICIOUS MISCHIEF				\$16.00
CONTENTS - VANDALISM AND MALICIOUS MISCHIEF				
OTHER COVERAGES AND ENDORSEMENTS:				
Refer to Schedule on next page.				\$42.00

Surplus Lines Agent:	
Texas Security General Insurance Agency, LLC.	
18545 Sigma Road	
San Antonio, TX 78258	
Phone: 210-764-1233	
To report a claim, contact the surplus lines agent listed above. For expedited service you may file claims online at www.texassecuritygeneral.com	
Total Minimum Premium	\$500.00
Policy Fee	\$140.00
State Tax	\$31.04
Stamping Fee	\$0.48
Total Policy Premium:	\$671.52

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POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000620828	06/30/2023 12:01 a.m.	06/30/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
PHYLLIS AHERN 3108 WATERCASTLE CT LEAGUE CITY TX 77573-5978		BALDWIN KRISTYN SHERMAN PARTNE BALDWIN KRISTYN SHERMAN PARTNERS, LLC (24719) 4211 W BOY SCOUT BLVD STE 800 TAMPA FL 33607-5757 (281) 338-1551

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
2114 49th Galveston TX 77551	Frame	1946	Secondary 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.

COVERAGES SUMMARY

TOTAL PREMIUM AND SURCHARGES:		\$1,481
		<i>Minimum earned premium applies</i>
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$93,000	\$1,013
Deductible \$250	\$250	\$256
<u>Indirect Loss Coverage</u>	See Endorsements	\$11
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-331	04/30/2021	Extension of Coverage - Consequential Loss	See Form	Included
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$23,250	\$201
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included



Policy Change Notice

Date Processed:	06/20/2023	Agent Name:	Baldwin Krystyn Sherman Partne Baldwin Krystyn Sherman Partners, LLC (24719)
Change Effective Date:	06/30/2023	Agent Phone:	(281) 338-1551
Policy Number:	TWRD0000620828	Agent Address:	4211 W BOY SCOUT BLVD STE 800 TAMPA, FL 33607-5757
Policyholder:	Phyllis Ahern		
Property Location:	2114 49th Galveston, TX 77551 Galveston		

ADDED

REMOVED

CHANGED

	PREVIOUS	NEW
Dwelling - Actual Cash Value		52912
Dwelling - Replacement Cost	95584	105825
Structure Coverage Limit	\$84,000	\$93,000

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



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000620824	06/30/2023 12:01 a.m.	06/30/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
PHYLLIS AHERN 3108 WATERCASTLE CT LEAGUE CITY TX 77573-5978		BALDWIN KRISTYN SHERMAN PARTNE BALDWIN KRISTYN SHERMAN PARTNERS, LLC (24719) 4211 W BOY SCOUT BLVD STE 800 TAMPA FL 33607-5757 (281) 338-1551

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
4828 Avenue Q1/2 Galveston TX 77551	Frame	1946	Secondary 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.

COVERAGES SUMMARY

TOTAL PREMIUM AND SURCHARGES:		\$1,481
		<i>Minimum earned premium applies</i>
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$93,000	\$1,013
Deductible \$250	\$250	\$256
<u>Indirect Loss Coverage</u>	See Endorsements	\$11
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-331	04/30/2021	Extension of Coverage - Consequential Loss	See Form	Included
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$23,250	\$201
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included



Policy Change Notice

Date Processed: 06/20/2023 Agent Name: Baldwin Krystyn Sherman Partne
Baldwin Krystyn Sherman Partners, LLC
(24719)
Change Effective Date: 06/30/2023 Agent Phone: (281) 338-1551
Policy Number: TWRD0000620824 Agent Address: 4211 W BOY SCOUT BLVD STE 800
Policyholder: Phyllis Ahern TAMPA, FL 33607-5757
Property Location: 4828 Avenue Q1/2
Galveston, TX 77551
Galveston

ADDED

REMOVED

CHANGED

	PREVIOUS	NEW
Dwelling - Actual Cash Value		52831
Dwelling - Replacement Cost	95438	105663
Structure Coverage Limit	\$84,000	\$93,000

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