

POLICY NUMBER: 381-5011427589-01
RENEWAL OF:
POLICY PERIOD BEGINNING 02/10/23 **ENDING** 02/10/24 12:01 A.M. STANDARD TIME

YOU AS NAMED INSURED AND YOUR ADDRESS

PANNAL SANDERS
MYRA SANDERS
105 ISLAND PSGE
GALVESTON TX 77554-2911

YOUR POLICY IS SERVICED BY

GG INSURANCE AGENCY LP
DBA GIBRALTAR INS SERVICES
9000 FOREST CROSSING
THE WOODLANDS TX 77381-1122

AGENCY CODE:
422175007

TELEPHONE:
(281) 210-1712

COVERAGES: Coverage is provided only where an Amount of Insurance or a Limit of Liability is shown and a premium is stated for the Peril Insured Against. Detailed descriptions and any limitations will be found in your policy.

AGGREGATE LIMIT: If your Declarations Page indicates SECTION II COVERAGES, the most we will pay in any one Policy Period for any one insured Location for Liability is \$2,000,000 regardless of the number of claims, suits or accidents.

LOCATION # 1

IMPORTANT RATING INFORMATION

PREMISES DESCRIPTION:	105 ISLAND PSGE GALVESTON TX 77554-2911		
CONSTRUCTION:	FRAME	TERRITORY:	08
UNITS IN BLDG.:	3	PROT. CLASS:	2
OCCUPANCY:	PRIMARY	RESP. FIRE DEPT.:	GALVESTON
HYDRANT:	WITHIN 1,000 FEET	COUNTY:	GALVESTON
FIRE DEPT.:	WITHIN 5 MILES		
		YR. BUILT:	2006
		FORM:	H06

SECTION I COVERAGES	AMOUNT OF INSURANCE	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
C. PERSONAL PROPERTY	\$ 100,000		\$ 901.00
A. UNIT OWNERS BUILDING	\$ 30,000		INCLUDED
D. ADDITIONAL LIVING EXPENSE	\$ 20,000		INCLUDED

SECTION I LOSSES ARE SUBJECT TO A DEDUCTIBLE OF: \$1,000 ALL PERILS

COVERAGES: SECTION II LIABILITY

	LIMIT OF LIABILITY	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
F. PERSONAL LIABILITY	\$ 300,000 EA ACCIDENT		\$ 17.00
G. MEDICAL PAYMENTS	\$ 5,000 EA PERSON		\$ 20.00

FORMS/ENDORSEMENTS THAT APPLY TO LOCATION # 1

	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
4774 01/15 CONDOMINIUM HOMEOWNERS POLICY		
7258 05/15 REQUIRED CHANGE - TEXAS		
7178 01/15 REPLACEMENT COST PERSONAL PROPERTY		
2073 09/15 WATER BACKUP OF SEWERS OR DRAINS	\$	205.0
7672 04/18 WIND OR HAIL EXCLUSION	\$	75.0
7190 01/15 LOSS ASSESSMENT - INCREASED AMOUNT	\$	-456.0
	\$	20.0

DISCOUNTS/SURCHARGES THAT APPLY TO LOCATION # 1

	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
INSURED AGE DISCOUNT	\$	-114.0
CLAIMS FREE DISCOUNT	\$	-11.0

LOCATION # 1 Annual Premium \$ 657.0

TOTAL ANNUAL POLICY PREMIUM \$ 657.0

MINIMUM EARNED PREMIUM \$50

STATE REQUIRED MESSAGE(S)

A \$50 DEDUCTIBLE APPLIES TO FOOD SPOILAGE.

A \$250 DEDUCTIBLE APPLIES TO WATER BACKUP OF SEWER S OR DRAINS.

THIS DECLARATIONS PAGE WITH YOUR FOREMOST POLICY PROVISIONS AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THE ABOVE NUMBERED POLICY.

Processed: February 14, 2023



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
 2631965
 12/19/23
 2000 11 523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1151929990 04	1151929990	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/19/23 To: 12/19/24 12:01 am Standard Time	12/19/2023	0083972	1151929990

Agent (713)956-9800
 HOTCHKISS INSURANCE AGENCY LLC
 13430 NORTHWEST FWY STE 600
 HOUSTON TX 77040-6014

PANNAL ALAN SANDERS
 MYRA C SANDERS
 105 ISLAND PSGE
 GALVESTON TX 77554-2911

IMAGEHOU@HIALLC.COM

Property Location (if other than above)
 105 ISLAND PSGE, GALVESTON TX 77554

Address may have been changed in accordance with USPS standards.

Rating Information

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

Flood Risk: X
 First Floor Height: 1.1 ft
 Method Used to Determine First Floor Height: FEMA Determination
 Date of Construction: 12/19/2007
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors, Frame Construction

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$1,184.00
CONTENTS	\$100,000	\$794.00

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

ICC Premium: \$38.00
 Community Rating Discount: \$364.00
FULL RISK PREMIUM: \$1,652.00
 Statutory Discounts
 Annual Increased Cap Discount: \$1,035.00
 DISCOUNTED PREMIUM: \$617.00
 Reserve Fund Assessment: \$111.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$25.00

TOTAL WRITTEN PREMIUM AND FEES \$800.00

THIS IS NOT A BILL

Premium Paid by: Additional Insu

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

00839724211519299902335302

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05392



Insured

FFL99.001 1021
2631965
12/19/23

42 1151929990 04

Agent (713)956-9800
HOTCHKISS INSURANCE AGENCY LLC
13430 NORTHWEST FWY STE 600
HOUSTON TX 77040-6014

First Mortgagee
Loan 716000165300
NETWORK FUNDING
1009 BROADWAY ST
GALVESTON TX 77550-6229

Additional Insured
Loan na
EVIA CONGRESS HOA
PO BOX 3153
GALVESTON TX 77552-0153

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. 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.

Claims Information:

Please contact your agent or go to 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.

00839724211519299902335302

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Insured





POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRC0100065890	02/14/2023 12:01 a.m.	02/14/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
PANNAL SANDERS MYRA SANDERS 105 ISLAND PSGE GALVESTON TX 77554-2911		G G INSURANCE INSURANCE AGENCY LP GG INSURANCE AGENCY LP (11854) 5120 WOODWAY DR. SUITE 5020 HOUSTON TX 77056 (281) 747-8665

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
105 Island Passage Galveston TX 77554	Frame or Brick Veneer	2006	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.

COVERAGES SUMMARY

TOTAL PREMIUM AND SURCHARGES:	\$1,619	
	<i>Minimum earned premium applies</i>	
CONDO UNIT OWNER	LIMITS	PREMIUMS
<u>Coverage B</u>		
Personal Property	\$130,000	\$1,420
Deductible 1% (\$1000 min)	\$1,300	-\$213
<u>Indirect Loss Coverage</u>	See Endorsements	\$145
Additional Living Expense		
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-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	\$267

ADDITIONAL NAMED INSURED

NAME AND ADDRESS:

Myra Sanders
105 Island Passage
Galveston TX 77554

Relationship: Spouse