

KW Specialty Insurance Company
P.O. Box 15310
Scottsdale, AZ 85267-5310
(855) 225-5597
www.kwspecialty.com

monthly payments

HOMEOWNERS POLICY DECLARATIONS – New Business

Insured

Lynn Peveto
Lisa Peveto
17729 Texas 62
Orange, TX 77630
US

Producer

Gabourel Insurance Agency Inc, 1021-17966
6454 Concord Rd
Beaumont, TX 77708
4098982693

Wholesale Agent

RT Specialty Houston, 1021
RT Specialty Houston

Policy Number: 1000020539HO1

Policy Type: HO3

Policy Period: 11/01/2023 to 11/01/2024 at 12:01 AM Standard Time

New Business Effective Date: 11/01/2023

Premium Information

Basic Premium:	\$1,599.00
Policy Fee:	\$175.00
Inspection Fee:	\$75.00
Surplus Lines Tax:	\$89.68
Stamping Fee:	\$1.39
Total Policy Premium:	\$1,940.07

The Total Policy Premium includes a Minimum Earned Premium of \$ 50.00.

Location of Insured Property: 975 Tidelands Crystal Beach, TX 77650

Year Built:	2018	Square Footage:	1,430	Roof Age:	5
Construction:	Frame	Protection Class:	R3, PROTECTED 3	Roof Type:	All Other
Occupancy:	Seasonal	Feet to Hydrant:	Less than 1000 feet	County:	Galveston
Number of Families:	1	Miles to Station:	Less than 5 miles		

emailed 11/6

Coverages and Deductibles

(See Policy for Terms, Conditions, and Exclusions)

Limits of Liability

Section I	
Coverage A – Dwelling	\$355,000
Coverage B – Other Structures	\$19,000
Coverage C – Personal Property	\$185,000
All Other Perils Deductible – 1% of Coverage A (minimum \$1,000)	
Water Deductible – 1% of Coverage A (minimum \$1,000)	
Theft Deductible – 1% of Coverage A (minimum \$1,000)	
Section II	
Coverage E - Premises Liability	\$1,000,000 each occurrence
Coverage F – Medical Payments to Others	\$10,000 each person
Optional Coverages	
Increased Ordinance or Law	25% of Coverage A
Equipment Breakdown - \$500 Deductible	\$100,000
Limited Water Back-Up and Sump Discharge or Overflow	\$25,000
Personal Property Replacement Cost	
Dwelling Replacement Cost	
Inflation Guard	8.5%

Interested Party (see schedule if more than one)**Forms and Endorsements Included with this Policy**

<u>Form Number</u>	<u>Form Name</u>
1003 XN 202102	New Business Cover Letter
1014 HD 202105	Homeowners Declarations Page
1033 XO 202110	Policy Countersignature
1284 XO 202202	Texas Surplus Lines Countersignature - RT Specialty
1182 XO 202011	Texas Surplus Lines Information
1013 XN 202108	Claim Notice
1000 XN 202107	Privacy Policy Notice
1181 XO 202011	Texas - Have a Complaint or Need Help
1216 XN 202101	Windstorm or Hail Exclusion - Notice to Policyholder
1273 HN 202108	Water Loss Prevention and Coverage Limitations and or Exclusions - Notice to Policyholder
HO 00 03 0511	Homeowners 3 - Special Form
HO 01 42 0217	Special Provisions - TX
1034 HE 201901	Section I - Property Coverages Endorsement

1014 HD 202105

1036 HE 201901	Section II - Liability Coverages Endorsement
1042 XE 201901	Actual Cash Value Defined
1075 HE 201901	Inflation Guard
1026 XO 201901	Service of Suit Clause
HO 23 04 0511	Personal Property RC Loss Settlement - TX
1022 HE 201901	Marijuana Endorsement
1040 HE 201901	Premises Liability Coverage
HO 04 69 0114	Limited Water Back-Up and Sump Discharge or Overflow - Texas
1086 HE 201901	Equipment Breakdown (HO-3)
HO 04 77 1000	Ordinance or Law Increased Amount of Coverage
HO 04 94 1000	Windstorm or Hail Exclusion
1270 HE 202108	Freezing Thawing Pressure or Weight of Water Ice Snow or Sleet and Water Endorsement
1052 HE 201901	Mold Exclusion
1079 HE 201901	Pre-Existing Damage Exclusion
1046 HE 201901	Trampoline Exclusion
1049 HE 201901	Specific Breed Animal Exclusion
1044 XE 201901	Punitive Damages Exclusion
1051 HE 201901	Hazardous Substances Exclusion
1053 HE 201901	Sexual Molestation, Corporal Punishment or Physical or Mental Abuse Exclusion
1054 HE 201901	Assault and Battery Exclusion
1057 HE 201901	Nuclear Hazard Exclusion
1055 HE 201901	War and Terrorism Exclusion
1058 HE 201901	Electronic Data Exclusion
HO 34 02 0217	Aircraft Liability Definition Revised to Remove Exception for Model or Hobby Aircraft
HO P 004 0511	Limited Home Day Care Advisory Notice to Policyholders

These homeowners policy declarations, along with the forms, endorsements, and optional coverages listed herein, complete your policy.

Thank you for choosing KW Specialty Insurance Company to provide your insurance protection.