



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000881606	11/01/2023 12:01 a.m.	11/01/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
LYNN PEVETO 17729 HWY 62 S. ORANGE TX 77630		TINAD LLC DBA GABOUREL INSURANCE AGENCY GABOUREL INSURANCE AGENCY (14038) 6454 CONCORD RD BEAUMONT TX 77708 (409) 898-2693

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
975 Tidelands Drive Crystal Beach TX 77650	Frame	2018	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:	\$2,550	
	<i>Minimum earned premium applies</i>	
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$385,000	\$4,193
Deductible 2%	\$7,700	-\$757
<u>Coverage B</u>		
Personal Property	\$40,000	\$157
Deductible 1% (\$100 min)	\$400	Included
<u>Indirect Loss Coverage</u>		
Wind Driven Rain	See Endorsements	\$145
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	\$157
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit - Personal Property	-\$40
Building Code Credit - Dwelling	-\$1,305

ADDITIONAL INTERESTS**NAME AND ADDRESS:**

First State Bank
PO Box 429
Orange TX 77631

INTEREST TYPE: Mortgagee**MORTGAGE POSITION:** First Mortgage**LOAN NUMBER:** 8000132