



AMENDED POLICY DECLARATIONS PAGE
DWELLING POLICY

CHANGE EFFECTIVE DATE: 03/03/2023 12:01 a.m.

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000466707	03/03/2023 12:01 a.m.	03/03/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
ANDREA GERBER 1239 OAHU TIKI ISLAND TX 77554		FREDERICK JAMES GINTERT FREDERICK J GINTERT (2591) 417 N 10TH ST LA PORTE TX 77571 (281) 470-9900

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
1239 Oahu Dr Tiki Island TX 77554	Frame	1980	Primary Residence	Galveston	8	Inland I

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.

COVERAGE SUMMARY

TOTAL PREMIUM AND SURCHARGES:

\$3,343

Minimum earned premium applies

DWELLING AND PERSONAL PROPERTY

Coverage A

Structure	LIMITS	PREMIUMS
	\$288,000	\$3,137

Deductible 2%	\$5,760	-\$854
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Coverage B

Personal Property	\$50,000	\$196
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Deductible 2%	\$1,000	-\$43
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Indirect Loss Coverage

See Endorsements	\$296
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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-220	03/01/2012	Automatic Adjusted Building Cost Endorsement	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	\$182
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$72,000	\$429
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included