



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWCB0000828892	07/16/2023 12:01 a.m.	07/16/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
LONE TREE BAYOU, LLC 323 23RD ST GALVESTON TX 77550-1509		RICHARD MICHAEL ENG RICHARD MICHAEL ENG (12153) 5761 BISSONETT BELLAIRE TX 77401 (713) 667-0389

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.

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 POLICY PREMIUM:	\$4,383 <i>Minimum earned premium applies</i>

LOCATION INFORMATION: LOCATION 1		
LOCATION ADDRESS	COUNTY	TERRITORY CODE
323 Tremont ST Galveston, TX 77550	Galveston	8

COVERAGE SUMMARY - BUILDING ID: 1		
BUILDING AND BUSINESS PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building Coverage	\$300,000	\$5,281
Deductible 1% (\$1000 min)	\$3,000	-\$898
Coinsurance 80%		

Risk Item Type: Commercial Building and/or Business Personal Property
 Construction Type: Masonry (ISO 2)
 Property Class Code: 9999
 Property Class Description: Unkown CSP Class Code - PC7 Migration Policy

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES
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COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
TWIA Commercial Policy	TWCP	04/01/2020	N/A	Included

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES
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BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS

ADDITIONAL INTERESTS

BUILDING ID	NAME	ADDRESS	INTEREST TYPE	LOAN/CONTRACT #
1	Frost Bank	PO Box 1600 San Antonio, TX 78296-1600	Mortgagee	Unavailable